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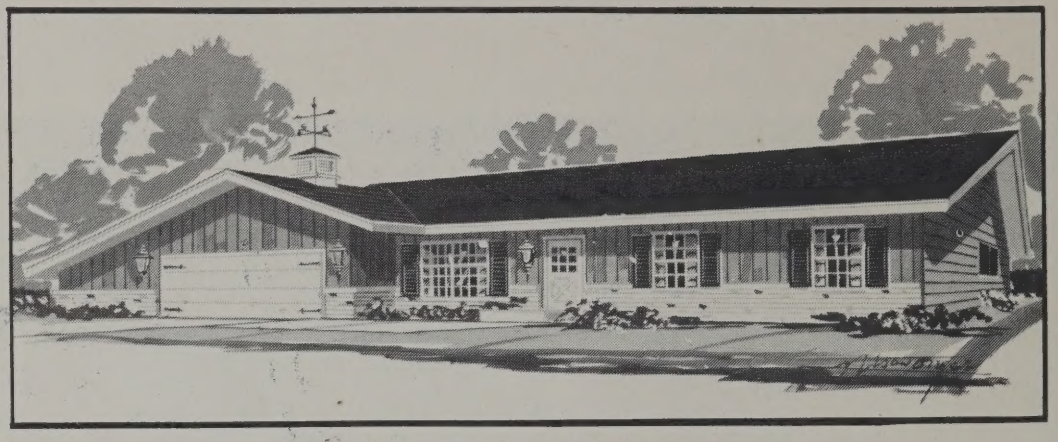

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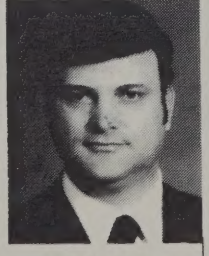

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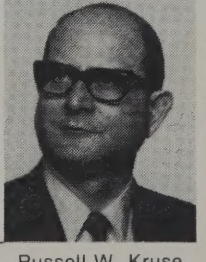

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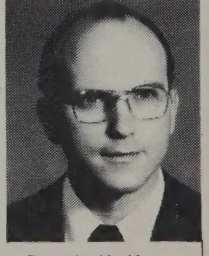

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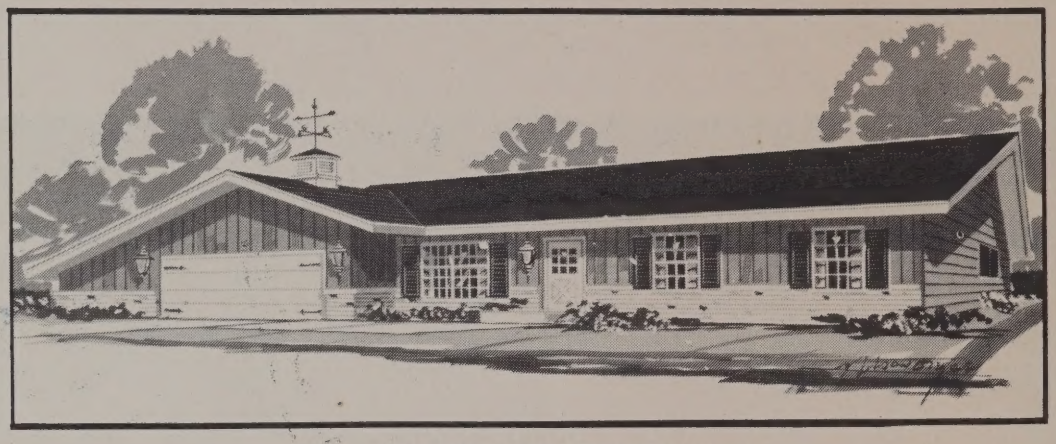

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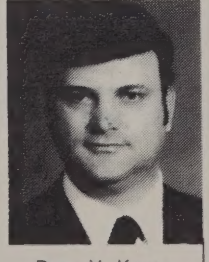

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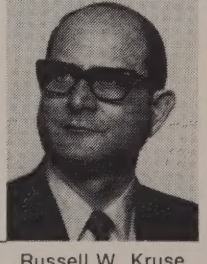

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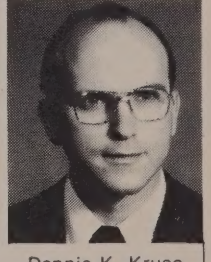

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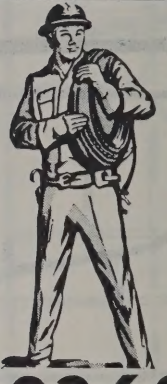

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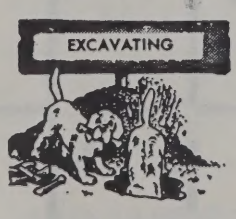

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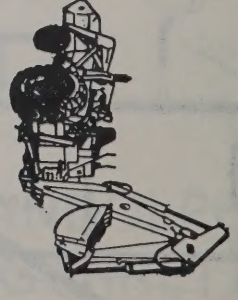

- BACKHOE
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- DOZING
- HAULING

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A Brief History of DeKalb County, Indiana

By JOHN MARTIN SMITH

The first inhabitants of DeKalb County were aboriginal Indians. There is little physical evidence extant of their presence, although there are some mound formations in Smithfield Township and the outline of a major trail near the St. Joseph River. Numerous arrowheads and other relics have been found in the area.

During the historic era, the Miami Indians occupied the area south of DeKalb County and the Potawatomi Indians occupied the area north of DeKalb County. There are no known major village sites in the county, but there are a few small and probably temporary ones. It is likely that what is now DeKalb County was a buffer zone between the two major tribes and was used by both as a hunting ground.

While Fort Wayne was established as a French out-post in 1719 and occupied continuously thereafter by traders, soldiers, and settlers, there was no known settlement in what is now DeKalb County until about 1834. The first settlement occurred in the southeastern part of the county along the St. Joseph River in the Spencerville area. The early settlers included the David Butler, John Mathews, Jeremiah Rhodes, and David Yates families. Shortly thereafter the Houlton family settled in the Fish Creek area in the northeastern part of the county. The last Indians were removed from DeKalb County in 1841.

Settlement was rapid through the decade of 1840-1850. Most of the settlers came from Eastern Ohio, primarily Stark and Median Counties. They were attracted by the availability of almost unlimited land at $1.20 an acre. The Wabash and Erie Canal was completed into Fort Wayne in 1843 and provided transportation for many settlers. Most entered either 80 or 160 acres of land.

The first order of business for the DeKalb County pioneer was the erection of shelter and the establishment of a crop. The typical log cabin was 16' x 18' and built almost entirely of materials found in the virgin forest with the aid of only an ax, a froe, and an adz. With walls a foot thick and a fireplace with an opening 4' x 6' the cabins were reasonably comfortable even through a harsh winter. Several of these cabins are still standing and occupied as dwellings.

There were no stores. The settler could only bring a limited amount of food with him. It was imperative that they have some crop, even the first year. The huge trees were first "girdled" to kill them. The first year the crops were planted among the dead

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There were no stores. The settler could only bring a limited amount of food with him. It was imperative that they have some crop, even the first year. The huge trees were first "girdled" to kill them. The first year the crops were planted among the dead

trees. The only implement available was a hoe but the crops usually did well in the fertile soil. The first crops were usually corn and potatoes. As time was available the trees were cut, the logs rolled into a pile, and then burned. Some logs were split for use in fences.

The first commercial enterprise was a crude water-powered mill built by William Mathews on Bear Creek near St. Joe in 1837. Reuben J. Dawson, a prosperous investor from Fort Wayne, began the Spencerville Mill in 1839 and completed it in 1845. It was located on the St. Joseph River, was built of stone and was four stories high, and had two sets of grinding stones, one for corn and the other for wheat. A sawmill was added later. Its location in Spencerville contributed to the rapid development of the community which was platted by Mr. Dawson and named after his brother-in-law, John Spencer, who was the land agent at Fort Wayne.

Completion of the Michigan and Lake Shore Southern Railroad (now the Penn Central) thru the county in 1856 opened up a market for agricultural and other products. The growth was phenomenal. The population grew from 3,000 in 1840 to 8,000 in 1850 to 13,880 in 1860 and to 17,167 in 1870!

Agriculture remained the primary economic activity but manufacturing and industrial development became more and more important through the decade of the 1860s. At first the timber natural resource was utilized and exploited for the manufacture of such products as barrels, ax handles, windmills, and buggies. Additional railroads provided a means to ship products to distant markets. After the timber supplies were exhausted, raw materials were shipped in by rail.

It was only natural that the manufacturing facilities and labor force would be adapted to new products as they were developed. The Eckhart Carriage Company was a major manufacturer of carriages in Auburn. Charles Eckhart, its founder, built his first experimental automobile in 1900, thereby launching the Auburn Automobile Company which continued in business until 1937. Gradually the buggy and windmill business was replaced by the manufacture of automobiles and components. The following cars were built in or associated with the City of Auburn: Auburn, Auburn Motor Buggy, Cord, DeKalb, deSoto, deSoto Motorette, Duesenberg, Eckhart, Handy Wagon, IMP, IMP-McIntyre, Kiblinger, McIntyre, McIntyre Special, Model, Union, and Zimmerman. The Butler High Wheeler was built at Butler and the Garrett High Wheel at Garrett. Most of the present industry in Auburn can be traced to the automotive era.

Garrett was established in 1875 and was developed as a Division Point by the Baltimore and Ohio Railroad. The railroad is still important to the town and many of its citizens are employed by the railroad. The Garrett Historical Society has preserved several railroad coaches and has a railroad museum in the former freight house.

Butler was once noted for its "Butler Windmills" which were manufactured by the Butler Company. The city has grown substantially in recent years and most of its industries now manufacture automotive components.

Waterloo was for many years larger than Auburn and for a time rivaled Auburn for the county seat. Corunna has been an important community in the northwestern part of the county. St. Joe and Spencerville continue to be trading centers for the southeastern area.

Emergency Numbers

The National Safety Council Urges all Citizens to write down the Numbers to call in an Emergency.

POLICE _____ AMBULANCE _____ DENTIST _____

FIRE _____ DOCTOR _____ HOSPITAL _____

FREQUENTLY USED NUMBERS

AUCTIONEERS	Kruse Real Estate & Auctioneers	925-4004
CONCRETE	Yoder Ready-Mix & Supply Co.	925-3960
ELECTRICIAN	Mitchell Electric	925-0269
EXCAVATING	Caldwell Backhoe Service	925-4621
FARM & GARDEN	Auburn Farm & Garden Center	925-0546
FLOOR COVERING	West Floor Covering	925-3016
FUEL OIL	R. W. Johnson Oil Co.	925-3718
FUNERAL HOME	Gerig Funeral Home	925-3600
FURNITURE	Gerig Furniture Home	925-1900
GENERAL CONTRACTOR	Butler & Butler Construction	925-0188
HOME BUILDER	Lane Homes of Butler, Inc.	868-2112
HOME IMPROVEMENT	Auburn Home Improvement, Inc.	925-0275
MASONRY CONTRACTOR	Mas Co.	627-2680
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500 W. Ensley, Auburn ---------- 925-3363
BIBLE BAPTIST CHURCH
208 E. 18th, Auburn ---------- 925-3584
FIRST CHRISTIAN CHURCH
County Rd. 27 N., Auburn ---------- 925-2798
CHURCH OF JESUS CHRIST OF LATTER DAY SAINTS
219 1/2 East 14th, Auburn ---------- 925-4449
IMMACULATE CONCEPTION CHURCH
500 East 7th, Auburn ---------- 925-1621
INDIAN VILLAGE CHURCH OF GOD
602 Erie Pass, Auburn ---------- 925-1795
LUTHERAN CHURCH ST. MARKS
211 W. 9th, Auburn ----------925-3882
LUTHERAN CHURCH TRINITY
Hwy. 27 N., Auburn ----------925-2440
FIRST UNITED METHODIST CHURCH
1203 E. 7th, Auburn ---------- 925-0885
NAZARENE CHURCH
316 W. 4th, Auburn ---------- 925-3480
PRESBYTERIAN CHURCH
South Jackson, Auburn ---------- 925-2987
BUTLER CHURCH OF CHRIST
173 W. Oak, Butler ---------- 868-2687
NEWVILLE CHURCH OF CHRIST
County Rd. 73, Newville ---------- 337-4085
ST. MICHAEL'S RECTORY
Old 27 N., Waterloo ---------- 837-7115
ST. MARKS LUTHERAN CHURCH
220 W. Main, Butler ---------- 868-2082
WATERLOO CHURCH OF THE NAZARENE
365 Lockart, Waterloo ---------- 837-2031
FAITH FELLOWSHIP CHURCH
East Main, Butler ---------- 868-2336
BUTLER UNITED METHODIST CHURCH
501 W. Green, Butler ---------- 868-2098
UNITED METHODIST CHURCH
300 W. Maple, Waterloo ---------- 837-6441
FIRST CHURCH OF CHRIST
213 E. King, Garrett ---------- 357-3625
FIRST BAPTIST CHURCH
1357 S. Randolph, Garrett ---------- 357-4755
UNITED METHODIST CHURCH
110 W. Houston, Garrett ---------- 357-3315
UNITED PRESBYTERIAN CHURCH
201 S. Franklin, Garrett ---------- 357-3534
BETHEL ASSEMBLY OF GOD
515 S. Ijams, Garrett ---------- 357-3173
SOUTH RANDOLPH CHURCH OF CHRIST
1114 S. Randolph, Garrett ---------- 357-4344
ZION EVAN. LUTHERAN CHURCH
1349 S. Randolph, Garrett ----------357-4545
CHURCH OF THE NAZARENE
105 W. 6th Ave., Garrett ----------357-5769
TEMPLE BAPTIST
711 S. Randolph, Garrett ----------357-3530
CHRISTIAN UNION BRETHREN IN CHRIST CHURCH
R. R. 1, Garrett ---------- 357-4856
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307 S. Ijams, Garrett ---------- 357-3686

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HOMEOWNERS ALMANAC

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See Special Center Section On Your State!!

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Personal Information

IDENTIFICATION

Name _____

Street _____

City _____

State _____

Zip Code _____

Home Telephone _____

Business Address _____

Business Telephone _____

Social Security No. _____

IN CASE OF ILLNESS OR ACCIDENT, NOTIFY

Name _____

Address _____

Telephone _____

SPECIAL EMERGENCY INSTRUCTIONS

Blood Type _____

Allergic To _____

Doctor _____

Phone No. _____

CREDIT CARD REGISTER

Issued By	Card Number

Birthdays to Remember

DATE	NAME

Anniversaries to Remember

DATE	NAME

Your Real Estate Broker

Choosing your new home is perhaps one of the most difficult things to do. After all, it is the largest investment most people ever make. To choose wisely requires time, effort, patience and, above all, *expert advice*.

If you are moving into an unfamiliar town or community it is always advisable to see your local *REAL ESTATE BROKER*. He will give you the advice you may need to make a wise decision, supplying you with detailed information about the town, the neighborhood, schools, taxes, shopping, transportation, houses of worship and other community facilities.

Your broker will have complete information on, and photographs of, the homes in the community which are listed with him for sale. This will enable you to eliminate many houses which are totally unsuited to your needs and budget, saving you hours of fruitless looking.

Generally a broker represents the seller, with the seller paying the broker's fee. As a buyer, the services offered by your broker cost you nothing.

Once your real estate broker has steered you to the home that meets your requirements, both in terms of your budget and in terms of your living comfort, he will bring you together with the seller and help negotiate a contract satisfactory to both parties. He can accept your deposit and hold it in escrow until such time as an agreement has been finalized and your mortgage loan approved.

What if you want to sell your home? What services does a real estate broker offer you in that case?

A broker is employed by the seller. If you are selling your house, and you list it with a real estate broker, it is from you that he will collect his fee once a buyer has been found.

Selling your home can be as large a chore as buying it in the first place. Your home is an investment, usually a fairly substantial one. It is your broker's primary responsibility to see that you get the best return possible on your investment. To insure this, your broker will:

- Screen prospective buyers. A reputable broker can size up a buyer fairly accurately; he will be able to tell if the buyer is "window shopping" or is definitely interested in your home.
- Make pre-arranged appointments for viewing your home. Buyers will be able to look at *your* convenience rather than just dropping in while you're in the middle of dinner or in the bathtub.
- Know who is in the market to buy, saving you the costs of often useless advertising. His years in the business will bring buyers to him, sparing you the time and effort involved in doing this yourself.
- Bring you together with the buyer. He will help negotiate a contract which is satisfactory to both you and the buyer.

A respected broker *always* keeps in mind that he is acting for the interests of other people. He must be licensed by the state in which he works, and is subject to stringent rules and regulations. Although he is employed by the seller, he will do his utmost to satisfy the buyer, since the buyer may someday be the seller. The regulations under which he works are designed to protect everyone's interest.

Whether you are buying or selling a home, the primary motive is a good, rewarding investment. Your real estate broker is in the very best of positions to protect that investment, and help you get the most for your money.

Since your broker's business is to know your new community in detail, he can assist you by recommending reputable local business people.

Whether you are building a new home or remodeling an old one, a *GENERAL CONTRACTOR* is the most important person you will deal with. As a leader in the community, your broker will recommend to you a general contractor who is not only highly qualified, but reasonably priced.

YOUR GENERAL CONTRACTOR

Your *GENERAL CONTRACTOR* is the man principally responsible for the building or remodeling of most homes. To find a general contractor who is reputable and honest, check with your local real estate broker or your local bank. Both will have a listing of contractors in your area. Ask for references and take a look at one or two completed projects. As a businessman with nothing to hide, he won't resent your inquiry.

Your general contractor can either build you a house from scratch, or improve an old one. Either way, you are making a big investment and are protecting and extending the economic life of your home.

Specifically, your general contractor will:

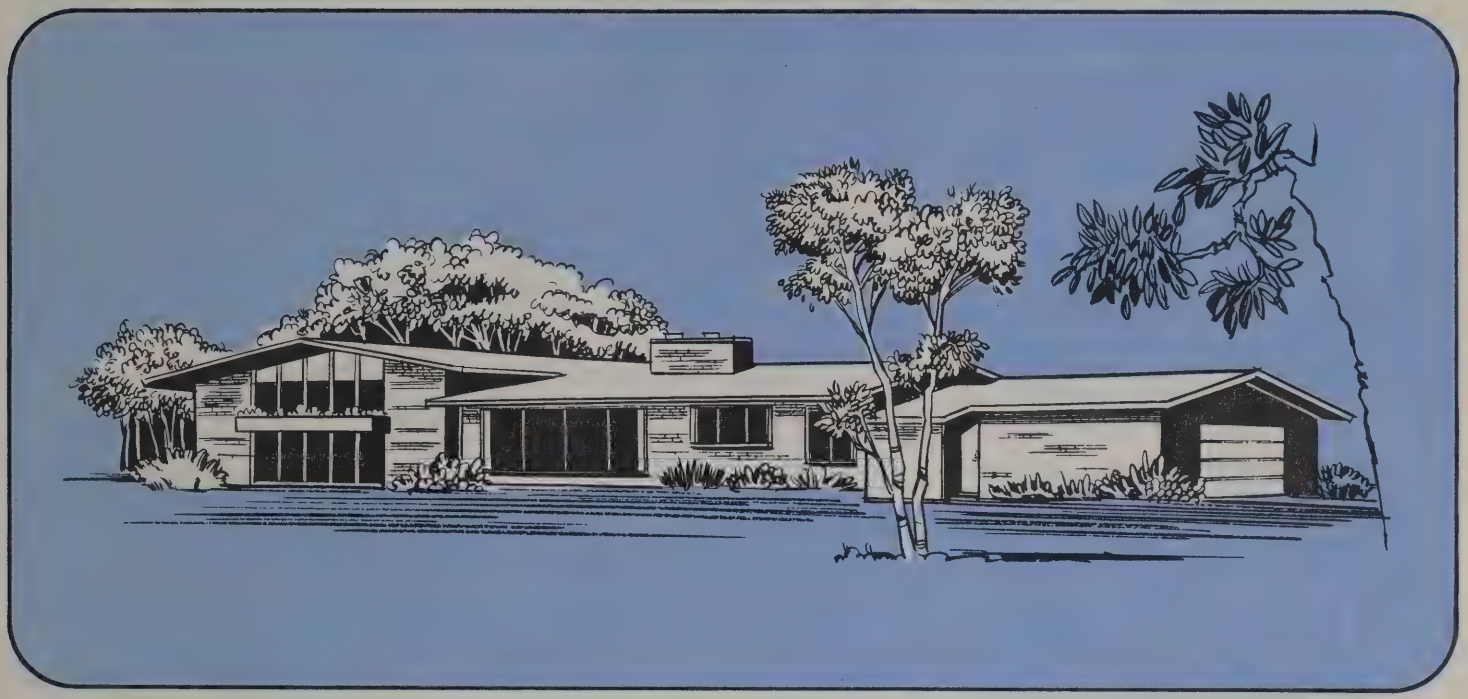
- Arrange all financing for you. All you have to do is fill out papers he will bring you from his bank. (One advantage to this is that the bank knows what the job should cost and will finance the cost and that alone; you can't be cheated.)
- Arrange for all the specific sub-contractors (electrician, plumber, etc.). Their fees will have been included in his original estimate. Once you have approved of the cost and received the financing, you don't have to worry about paying the dozens of individual sub-contractors needed to finish the job properly.
- Know the building laws of your town and make sure that your home complies with all local ordinances.
- Guarantee workmanship, and service the warranties offered by the suppliers of the materials and products he installs.

If you are remodeling and have to live in your home while construction is going on, some of the things you can do to make it as painless as possible include:

- Making a list of the phases of work involved. You will know what is being done and when it will be completed.
- Make sure you have adequate storage space for your belongings, if they have to be packed away for the duration of the work.
- Select materials to be used in advance. This will avoid unnecessary delays and expense.
- Check with the contractor about who will have responsibility for keys. He will need to get in and out of your home while the work is progressing and you should know in advance who will be responsible if you are not there.
- Make sure furniture and carpeting are removed or well covered.
- Make sure you know when power and water will be shut off. You will avoid food spoilage if you know in advance.

Properly maintained and improved for better living, your home is likely to increase in value as time goes on by more than the cost of the improvements.

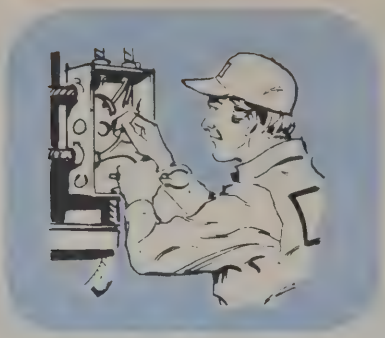
It's Your Home ...Enjoy It!!



Whether your home is the first you've ever owned, or the last you intend to own, *it is a major investment.* You'll want to enjoy it and feel comfortable with it. You'll want to make it last and you'll want to keep its value high. You just want to protect your investment. How do you do that?

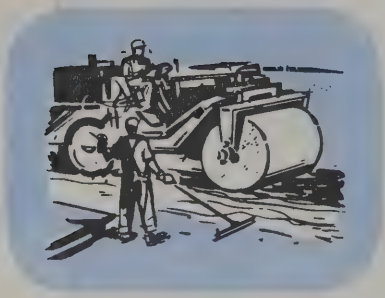
One of the ways in which you maintain the value of your investment is by, in most cases, *not doing it yourself.* The best of homes have things that go wrong and knowing where to go for advice and services is essential to any home owner. No matter what is breaking down in your house, if you can't easily, safely and securely fix it yourself, *don't try.* More people are injured, more extensive damage is done and more blood pressures raised because the amateur plumber, electrician or whatever has neglected to consult his local contractors and repairmen.

The following list will tell you what contractors are available to you and what services they offer. There are many items in your home that should be checked regularly to properly protect your investment and enhance the comfort and value of your home. Each of these contractors is equipped to offer you expert and specialized service *—take advantage of them.* They will give you the best advice and service possible in order to help you realize the fullest value out of your home.

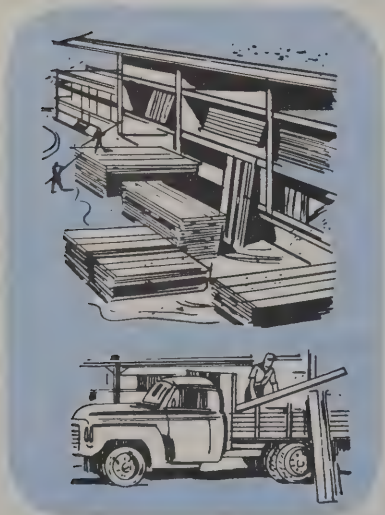


ELECTRICAL CONTRACTOR. The wiring in your home was installed according to local requirements, and safety standards. It will accommodate a reasonable number of appliances, but be careful not to overload. Make sure you have enough amperage for your whole house; if you don't, you can cause a short circuit or a fire. When you add major appliances, be sure to check with your electrician. He will advise you if additional wiring is needed. If you have electric heating, he will check it over thoroughly once a year. If you are thinking of adding a room, your electrician can advise you on the feasibility of using electricity to heat the new room. A once a year check will insure safe and effective use of your electrical equipment and is a *"must."*

MASONRY CONTRACTOR. If your house has a basement, the walls are constructed either of concrete block or poured concrete. Concrete expands in the summer and contracts in the winter. Because of this expansion and shrinkage, cracks may appear. There is no way they can be permanently eliminated and though these cracks do not affect structural strength, they can cause leakage. The foundation of your home should be checked once a year by your masonry contractor and repaired as needed. He will also check your fireplace for cracks and other damage and check brick and cinderblock fences to make sure they are in good repair.



PAVING CONTRACTOR. Your local paving contractor is also equipped to check concrete portions of your home. Cracks in your driveway may appear after severe summer or winter weather; your paving contractor should be called in to repair these immediately, before they enlarge and lead to expensive repair work. A well-paved driveway will help prolong the life of your car as you drive in and out, as well as enhance the value of your house from the point of view of landscape, usability and durability. Your paving contractor can also install and repair your patio, adding considerably to your investment. Make sure your local paving and masonry contractors come in once a year to check all concrete work; spring or fall is a good time to have this done.



LUMBER AND MILLWORK. The structural lumber used in your home is all selected to provide a large margin of safety and durability. You will find, however, a certain amount of shrinkage and expansion in the wood in your home. This is perfectly normal and occurs for the same reasons it does to concrete. This is why moldings and trim seem sometimes to work out of their original fittings. It may cause doors to warp and cracks to appear in walls. Although this causes no structural damage, it is a good idea to keep woodwork in good repair. Your *LOCAL LUMBER COMPANY* will be glad to provide you with tips on how to do simple repairs, as well as all the materials you need to do them with. Your local lumber company will have precut wood for shelving, paneling for your new den, flooring, shutters, tile for simple bathroom repair, and many other supplies which will enable you to beautify your home. Your lumber company will also be able to supply you with brochures and other information to help you keep abreast of what's happening in the building industry.

STORM WINDOW AND SCREEN CONTRACTOR. Good and sensible maintenance procedures require that windows and exterior doors be checked at least once a year. Storm windows should definitely be installed, if you don't already have them. They will prevent seasonal weather from making your home drafty and uncomfortable, and help you save on fuel bills. Your storm window and screen contractor will advise you as to what should be caulked or weather stripped and what screens should be replaced. He will measure for storm windows or screens and insure that they are properly installed.

PAINTING. An important part of your investment is the exterior of your home. A good looking well-cared for exterior is an important factor in determining the value of your home for resale. Although the interior may look like a "do-it-yourself" project, it usually requires the services of your *LOCAL PROFESSIONAL PAINTER* to do the job properly. Your painter will be able to give you tips for preserving both interior and exterior walls of your home, and should be called in once every three years for external and internal paint jobs.

CESSPOOLS AND SEPTIC TANKS. Septic tanks and cesspools present special problems for owners. Pouring grease into a line leading to a cesspool or pouring paint thinner down the drain can cause serious problems, resulting in expensive repair bills. Your *LOCAL CESSPOOL MAN* should come in regularly for check-ups. He will advise you on money-saving chemicals and make sure everything is in good working order.

WELL DRILLING. Many homes have wells equipped with water pumps which feed water to your bathroom, kitchen and laundry room. This is a machine which requires periodic checking. It should be oiled and greased frequently in order to preserve the motor. Since a new well can be an expensive proposition, have your *LOCAL WELL-DRILLING CONTRACTOR* come in at the first sign of trouble.

FENCING CONTRACTOR. A good fence is not only lovely and decorative, but gives a good margin of safety for young children playing near traffic. It insures your privacy while greatly enhancing the investment in your home. If you have a swimming pool, a fence around it is a *"must"* for safety-sake. Your local fencing contractor will be happy to come in and advise you on what type of fence will best improve your property. He will make sure that it is properly installed and maintained.

INSULATION CONTRACTOR. Proper insulation in your home is an important factor for comfortable living. It is also one of the best ways for substantially reducing your heating and electric bills. Have your local insulation contractor come in to check your home from top to bottom. He will advise you as to where you need insulation and will tell you what kind of insulation will be most effective in your home. He can also provide and install materials for soundproofing, fireproofing and waterproofing.

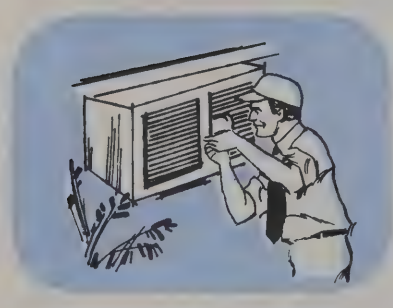
SWIMMING POOLS. Many new homes now come equipped with swimming pools. A well-designed pool provides at-home recreation for the entire family and, at the same time, adds to your original investment. In order to keep your pool lovely and fun to use, regular maintenance is required. A pool must be cleaned before and after each summer's use; the filter should be checked every year. A poorly-working filter is a serious health hazard. Your *LOCAL SWIMMING POOL CONTRACTOR* will usually maintain equipment on an annual fee basis. He will also help design, and completely install, a swimming pool at costs to fit every budget.

FUEL OIL CONTRACTOR. In these days of energy crisis, it is most important that your oil burner be properly maintained. A dirty oil burner tends to break down frequently, as well as do an inefficient job of heating. Your local fuel oil dealer should be called in regularly to clean and check your system. A practical way to handle this is to ask your dealer to put you on automatic service. Aside from general check-ups, he will keep your oil tank filled at all times, preventing dirt and sediment from settling in the bottom of the tank. The cost of this service is nominal compared to the money you will spend on fuel if your heating system is not properly taken care of.

PLUMBING AND HEATING CONTRACTOR. The plumbing and heating systems in your home are perhaps the two most important elements for comfortable living. Well maintained systems are also vital for insuring that the value of your house remains high. All pipes should be thoroughly checked at least once a year. Old sections should be replaced, loose joints tightened and fixtures that need repair taken care of. If an old pipe should break, damage can be extensive and costly, both inside and out. Since pipes "sweat", have your plumber wrap them with gauze. This insures that the joints will remain tight and will prevent condensation which makes pipes rust. You should also have your oil burner checked annually by your plumber. A poorly-cared-for heating system can cost thousands of dollars in unnecessary fuel bills. There may be an occasional failure of controls in your heating system; usually a simple adjustment is all that is needed, but it is an adjustment that is best left to a skilled service man. A yearly check up by your local plumber will also insure good service from him during an emergency.

ROOFING AND SIDING CONTRACTOR. The roof of your home is exposed 24 hours a day, and must withstand all weather conditions. As such, it should be checked at least twice yearly. Worrying about a roof when it starts to leak is too late. By that time, water has probably damaged ceilings, walls, floors or framing. Repairs to all these sections of your home can be more costly than a new roof. Signs of an old or poorly installed roof are blistered, buckled, broken or cracked shingles, an uneven roof surface, shingles that look flat and dull because the surface has worn off. When your roofer comes (spring and fall are the best times for repairs) he will not only make sure all fittings on the roof are tight and holding up well, he will also clear out gutters and leaders that may have become clogged with leaves and other matter. He will make sure that downspouts deposit water away from your house to avoid flooding. He can also install sidings as another protection against damage to the exterior of your home.

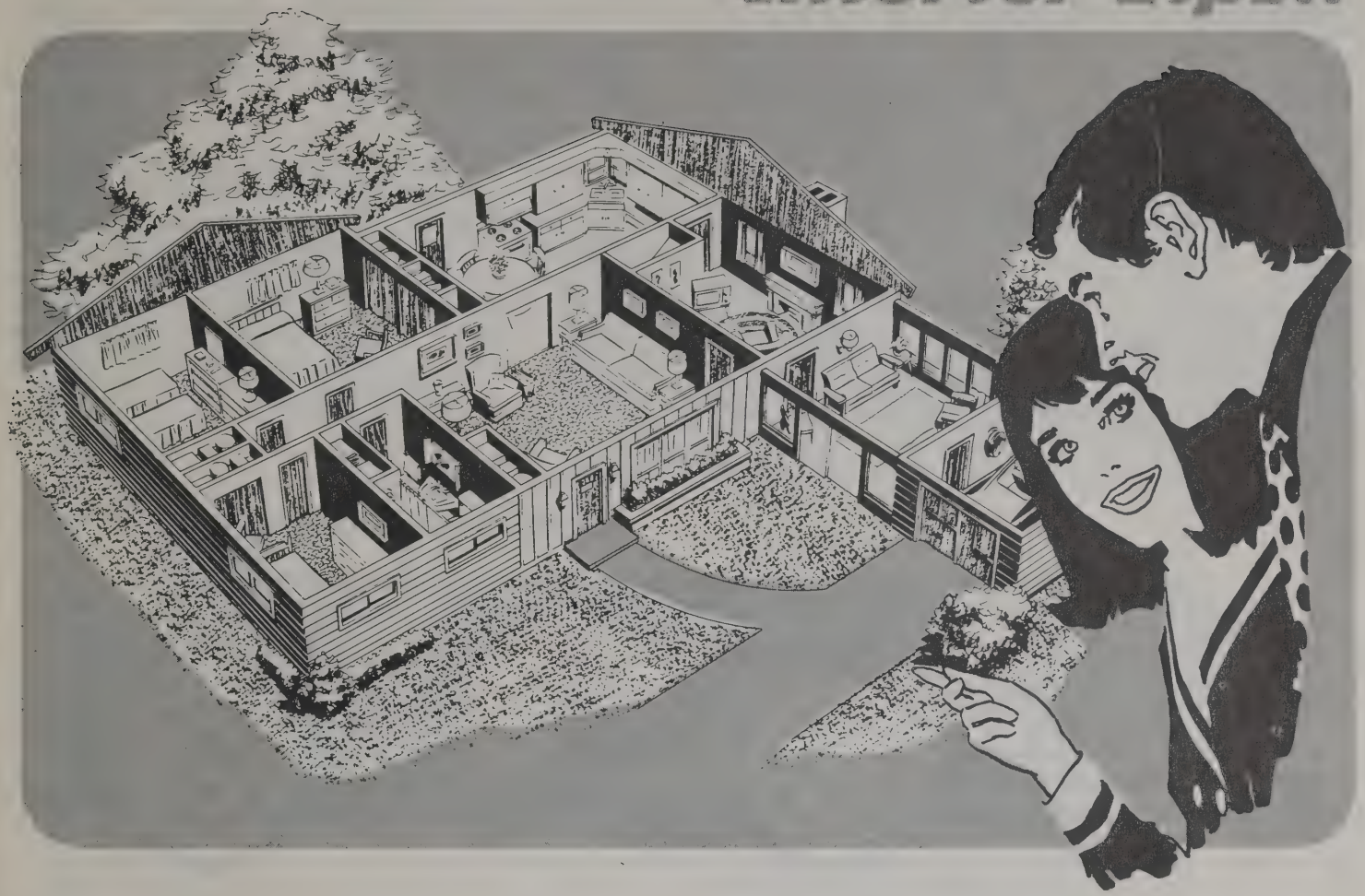
AIR CONDITIONING. Whether you have central air conditioning, or individual units, it is another piece of mechanical equipment that needs regular check-ups and repairs to keep it functioning properly. Filters must be changed every year; this will add years to the life of your air conditioner. Have your *LOCAL AIR CONDITIONING SERVICE MAN* come in the early spring to check your units and change the filters. That way, you will be sure to have it in working order during the uncomfortable summer heat.



EXTERMINATING. Exterminating is *very* important for the protection of your investment. A home infested by termites can suffer extensive structural damage and be nearly impossible to sell. Termites and other pests are also a hazard to your health. Termite control is inexpensive compared to the damage that can be done without it. Your *LOCAL EXTERMINATOR* should be called in at least four times a year to keep your home pest-free. He will provide regular service on an annual fee basis.

LANDSCAPING. Your *LOCAL LANDSCAPER* can provide designs that will enhance the beauty of your home immeasurably, while adding thousands of dollars to the value of your house. Although gardening gives many people pleasure, initial landscaping should always be done by a professional. He will know what shrubs and plants will grow best in your soil and how to transplant them from a nursery for lasting beauty. He will show you how to maintain your garden and come in once a year for a check-up.

Interior Tips!!



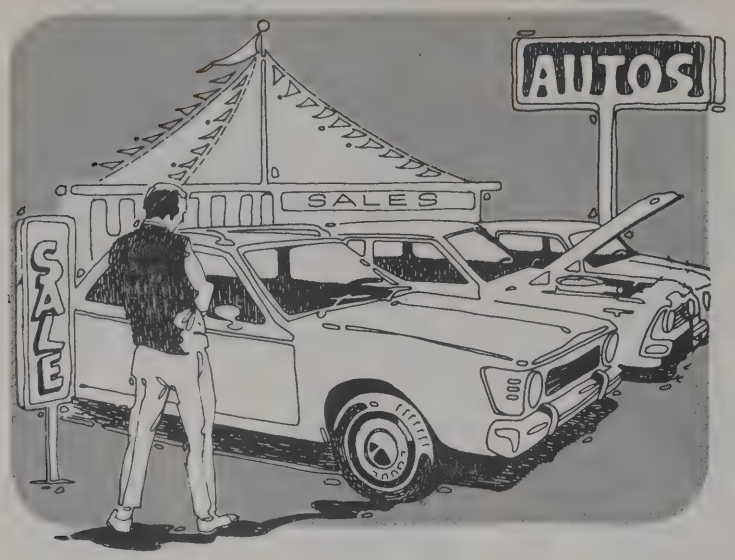
The interior of your home is where you spend most of your time, so it stands to reason that particular care should be taken so that you're comfortable within it.

Although home furnishings are entirely a matter of personal taste, there are some basic guidelines to follow no matter what kind of furniture you have, or what kind of arrangement you prefer.

- Don't crowd a room. In your living room be especially careful not to place large pieces so that they make walking around difficult.
- If you have a large piece of furniture, be sure that it is balanced with another large piece, or a small one in a dark color. If you don't, your room will look off-balance. Also, large furnishings should usually be in a dark color, and should be placed parallel with walls.
- Decide how many 'conversation areas' you would like to have. Arrange furniture so that people can be close together in groups for easy conversation.
- Make sure each part of a room is well lighted, without glare.
- Give close attention to accessories. Choose them early, while selecting your other things and not after you've bought everything else.
- Be careful in selecting your fabrics. Decide whether you want washable fabrics, or more elegant things that have to be dry-cleaned. If you have young children, your fabrics will have to be sturdier. Patterned fabrics are good, but don't get too much design.
- If you have a dining room you need not be restricted to the conventional arrangement of a table in the center of the room, surrounded by chairs. You can locate your dining table near a window, for a view while dining. You can also form two or more groupings of small tables. When you want to serve a large group, the tables can be combined.
- Be sure your furniture is related in scale to the size of your room. Obviously, a large, bulky cabinet would be out of place in a very small room.
- In a master bedroom, there is usually only one wall long enough to take a large bed or two twin beds side by side. However, twin beds can be placed catty-corner or end-to-end on one wall. This may open up space for a large dresser, or a small grouping of chair and table.
- In children's rooms, consider bunk or trundle beds to allow more space for play.

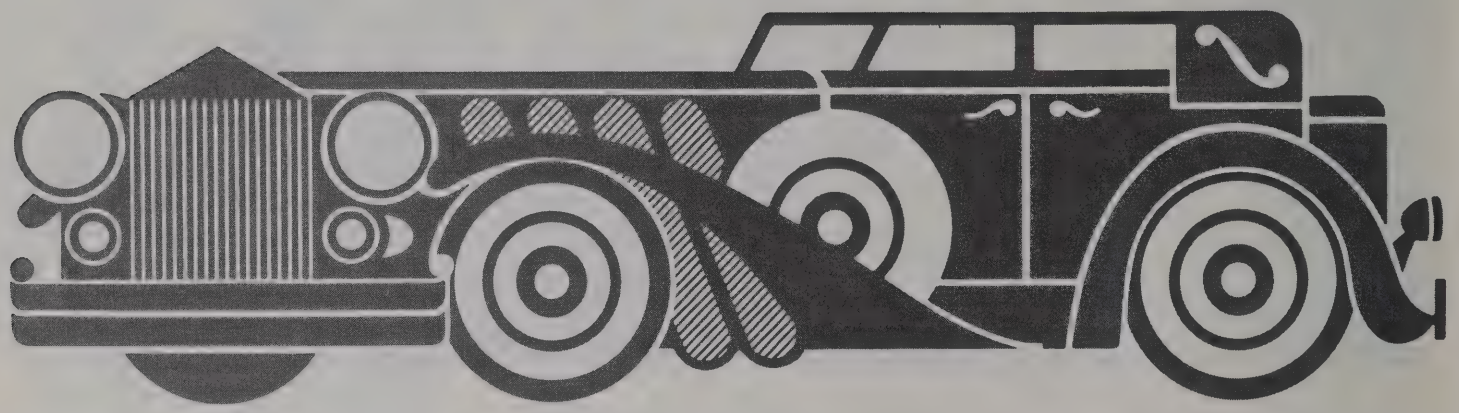
Although many people enjoy doing their own decorating, you may find that the services of a professional interior decorator can be invaluable, particularly with rooms that are an odd shape or size. *Freelance decorators make their commissions from the places where they buy, so their services are not as expensive as you might think.*

Remember, whether you do it yourself or have a decorator do it, *you have to live with it.* Make sure that your home represents your taste and reflects your own personal lifestyle. The furnishings that make up the interior of your home can be a large investment—make it one you are happy with.



It's Your Car... Drive It!!

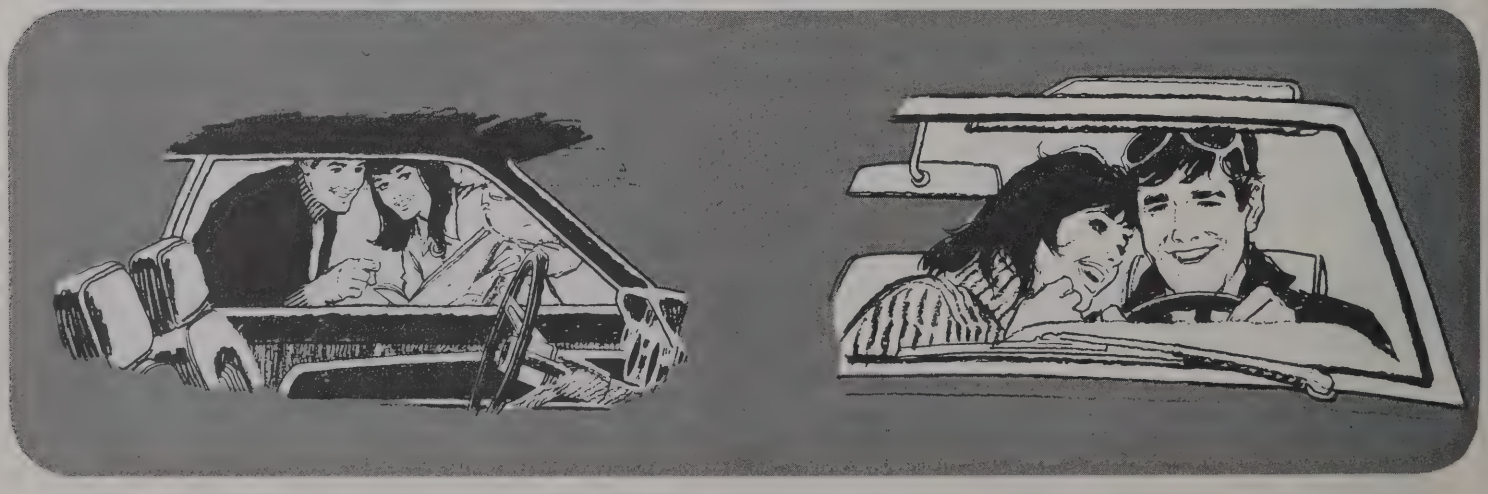
After your new home, perhaps your largest and most important investment is your car. Your car transports you and your family to work, to school, to social events, takes you on vacations and is absolutely necessary for performing a myriad of everyday tasks. Not only must your car be reliable and as trouble-free as possible, it must also be safe. This section is designed to give you some tips on how to buy a car and how best to maintain it in top condition.

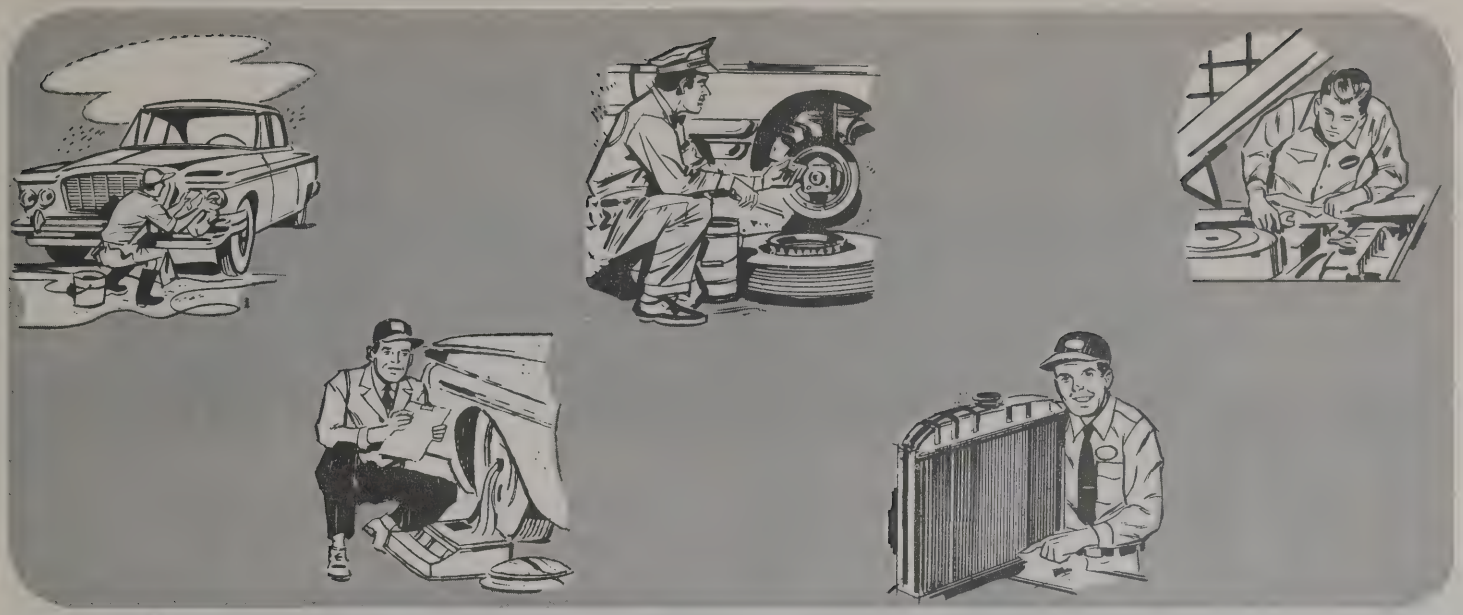


HOW TO BUY A CAR

- The most important factor in getting what you want when you shop for a car is the salesman. Be honest with him; tell him what you are looking for, what your requirements are and how much you can afford to spend.
- Many times people will go far outside of their community to look for a deal. *Don't.* Most car dealers believe that consistent business is the best business and will go out of their way to give local customers the best buy they can. Convenience of service is another major consideration in purchasing from your local dealer.
- When considering a new car, don't always look for the cheapest price tag. Sometimes this will cost you a considerable amount of money in potential resale value.
- When trading-in your old car for a new one, be sure it is in the best condition possible. It can mean several hundred dollars more on your old car if it is cleaned and polished inside and out.

REMEMBER—YOUR DEALER IS OUT TO DO BUSINESS WITH YOU. HE WILL ALWAYS GIVE YOU AN HONEST DEAL.





HOW TO KEEP YOUR CAR IN TOP CONDITION

Every car needs attention to keep it in top condition, and the benefits of car care considerably outweigh the costs. Some of the things you should pay particular attention to are:

Having Your Car Washed and Polished. Whether you live in a city or in the country, chemicals in the air and on the road will eventually cause wear and discoloration. Grime should be removed on a regular basis to prevent this. In a cold climate, salt corrosion will also eat away at your car's finish. Your *LOCAL CAR WASH* will have the special cleaners and polish needed to guard against such corrosion.

Oil Change, Chassis Lubrication and Change of Oil Filter should be done at intervals recommended in your car manual. This helps prevent premature engine and chassis wear, and can usually be done at your *LOCAL SERVICE CENTER.*

Tires. Worn or badly aligned tires can cause considerable damage to your car and are definitely a safety hazard. Your tires should be balanced and rotated and the wheels aligned every thousand miles; this can add 25% or more to the life of your tires. In areas of heavy snowfall, every car should be equipped with a pair of snow tires. Your *LOCAL TIRE COMPANY* will be able to balance and align your tires and wheels for a small fee. They will also be able to tell you the kind of tires you should have for your car and give you the widest selection at the best prices.

Brakes. Good brakes can save your life, and should be carefully checked every 10,000 miles. If the kind of driving you do requires frequent braking and fast stops, the inspection should be done more often. We recommend that you go to a shop which *SPECIALIZES IN BRAKE REPAIRS.* Some of the services they offer which you may not be able to get at an all-around service station include replacement of brake pads, repacking of inner and outer bearings, resurfacing of rotors and, of course, a road test.

Lights and Windshield Wipers should always be kept clean and in good working order. Your *LOCAL MECHANIC* should be able to take care of repairs to lights and wipers.

Cooling System. This is one part of a car that is frequently ignored. Yet, for trouble-free driving the entire system should be checked on a regular basis. This includes hose connections, water pump, gaskets and all belts. Your *RADIATOR REPAIR SHOP* should be able to make these checks with ease.

Transmission. The transmission on any automobile is a vital and extremely complex piece of machinery. As such, it should have expert service. Your *LOCAL TRANSMISSION SPECIALIST* will provide the best available. Their services usually include adjustment of bands, change of transmission oil, clean screen, installation of new pan gasket, set transmission linkage and road test. Of course, if you should need a new transmission, this is the place to go. They will have all the parts and services you need for safe and complete installation.

Body Work. Many cars become premature candidates for the junkyard because of body neglect. Regular visits to your *LOCAL BODY SHOP* will enable you to keep your car free of rust spots and dents, adding years to the life of your car.

Air Conditioner. During the cold winter months, many owners neglect to safeguard their air conditioners. An automobile air conditioning unit can be an investment of several hundred dollars and should be protected. Have your air conditioner looked at by a *SPECIALIST IN AUTO AIR CONDITIONING* at least once yearly.

Engine Tune Up. This should be done in accordance with the specifications listed in your car manual. The necessary engine parts will be checked and properly timed for efficient engine performance.

If you are not an experienced mechanic (and most car owners aren't), *don't fiddle with your automobile.* Taking your car to the specialists we have recommended in this section will cost you far less money than the mistakes you are likely to make when you try to repair it yourself. *Each time you have your car serviced, fill in the Automobile Information And Service Record chart* on the following page. It is a handy way to keep track of services performed on your car and what they cost.

REMEMBER—YOUR CAR IS A MAJOR INVESTMENT. IF YOU TAKE CARE OF IT PROPERLY, IT CAN GIVE YOU YEARS OF ENJOYMENT. IF YOU DON'T, IT WILL BECOME A MAJOR HEADACHE AND A MUCH LARGER EXPENSE THAN NECESSARY.

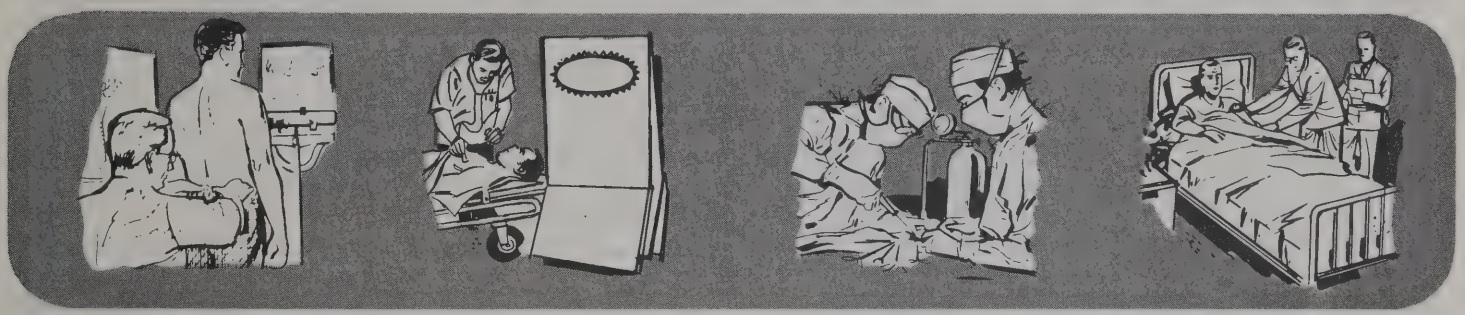
AUTOMOBILE INFORMATION & SERVICE RECORD

Use one column each time car is serviced. Enter date and mileage at top, and put check mark or cost in those boxes for which services have been performed.	MAKE:			LICENSE #:		INSURANCE CO.:		
	MODEL:		YEAR:	SERIAL #:		AGENT'S PHONE #:		
	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE
	MILEAGE	MILEAGE	MILEAGE	MILEAGE	MILEAGE	MILEAGE	MILEAGE	MILEAGE
OIL CHANGE								
LUBRICATE CHASSIS								
CHANGE OIL FILTER								
CLEAN & OIL AIR FILTER								
FLUSH COOLING SYSTEM ADD ANTI-FREEZE								
ROTATE TIRES								
REPLACE TIRES								
RELINE BRAKES								
REPLACE: PLUGS POINTS & CONDENSER								
ENGINE TUNE UP								
CHANGE TRANSMISSION FLUID								
TOTAL COST	$	$	$	$	$	$	$	$

It's Your Life and Your Property... Insure Them!!

Your bank insures your savings through FDIC or through FSLIC—protecting the bank and you. Don't you think that your other assets and investments deserve the same protection?

The business of insurance in the United States is divided into three broad categories: life insurance, health insurance and property and liability insurance. Because of these three basic kinds of insurance coverage, the American businessman, the American homeowner, the American housewife—in short, the American people—have more financial protection and a greater sense of responsibility than any people anywhere have ever enjoyed.



LIFE INSURANCE basically provides for payment of a specified amount of money upon the insured's death, either to his estate or to a designated beneficiary. There are two basic forms of life insurance: (1) term, and (2) those with cash value, the best known of which is straight life.

Term insurance offers life protection only and is limited to a specific number of years. It can generally be renewed without a physical examination and, to start with, is usually less costly than straight life. Term insurance is ideal for the person who wants only one thing from life insurance: as much life protection as possible for the premium dollar —at the moment of purchase.

Straight life costs more than term, but has more to offer. It provides a "forced" saving by building a cash value which can be borrowed against and allowed to accumulate as part of your net worth. It also serves as a tax shelter for interest on savings. For as long as you hold the policy, straight life costs the same as when you originally bought it. It appeals to those people who want to make a decision just once and who want their insurance to serve as a savings plan, too.

HEALTH AND ACCIDENT INSURANCE is a type of coverage that pays benefits, including reimbursement for loss of income, in case of sickness, accidental injury or accidental death.

There are basically two types of health insurance. The first pays for various medical expenses, and the second gives protection against loss of income while the insured is disabled and unable to work. Both are important. While you may be able to buy all health insurance on one policy, more than likely it will require separate policies for different kinds of insurance.

The five most common forms of health insurance protection, all of which you should have, are:

Hospital. This covers certain costs during hospital stays as a result of accident or illness. Policies usually include payment for room and board; drugs and medications; general nursing care; use of operating and recovery room; and laboratory tests.

Surgical. This covers whole or partial cost of operations. Benefits are often determined by a pre-set schedule of allowable fees.

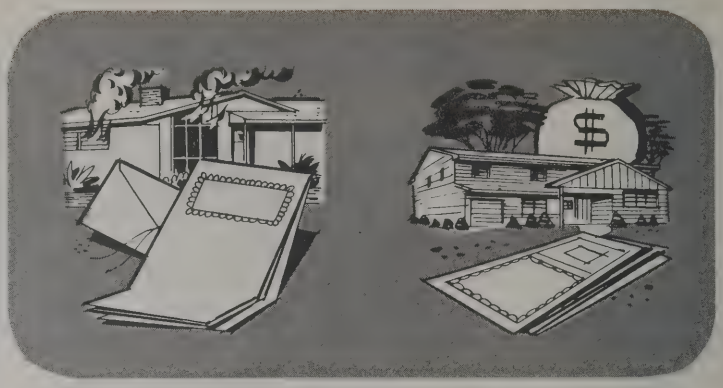
Medical. This pays benefits for doctors' services other than those incurred for surgery. These usually include home, office and hospital visits.

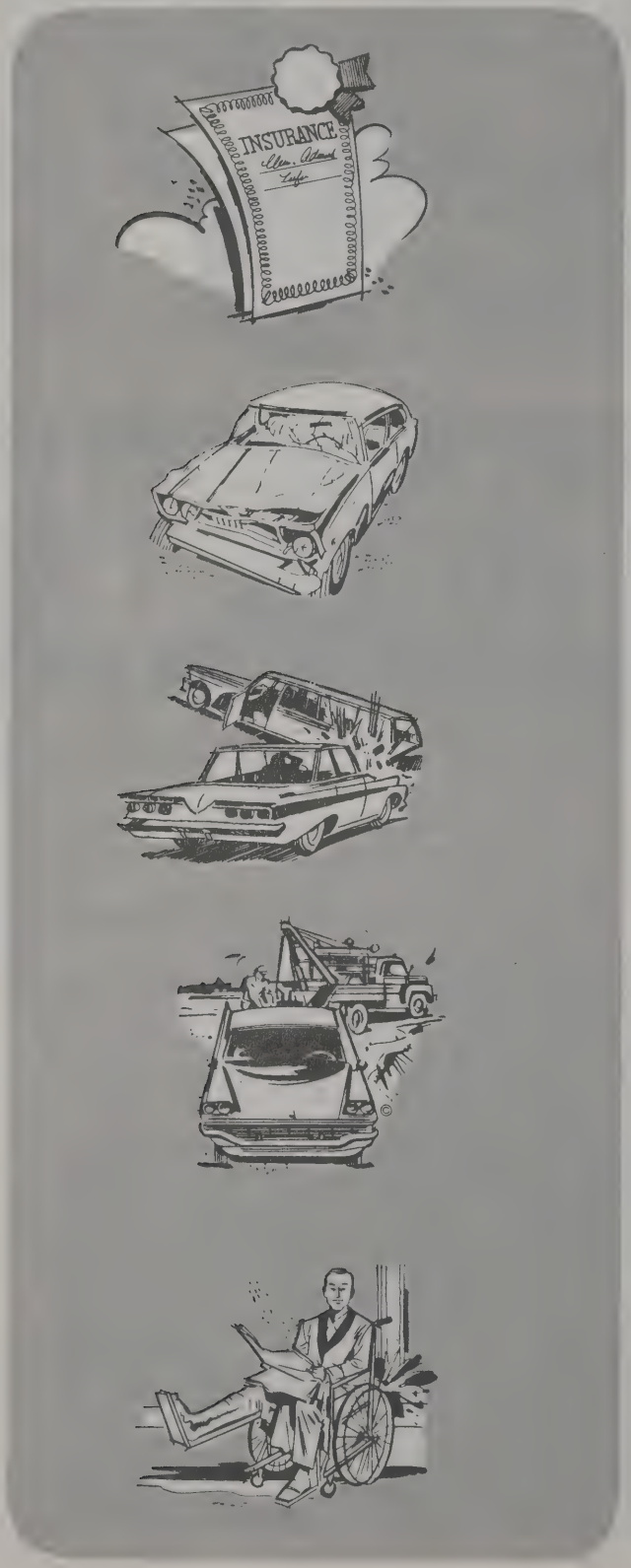
Major Medical. This is designed to give protection against major accidents or illnesses. It covers hospital, surgical, drug and medical expenses above an established deductible amount.

Loss of Income. This type of coverage pays monthly benefits to offset the loss of wages or other earned income because of total disability resulting from an accident or sickness.

PROPERTY INSURANCE provides financial protection against loss or damage to the insured's property caused by such perils as fire, windstorm, hail, explosion, riot, aircraft, motor vehicles, vandalism, malicious mischief, smoke, and riot and civil commotion.

Usually, property insurance goes hand in hand with **LIABILITY INSURANCE,** which provides protection for the insured against loss arising out of his legal liability resulting from injuries to other persons or damage to their property. Automobile Insurance and Home Insurance are the two commonest types of property and liability insurance.





AUTOMOBILE INSURANCE. There are six basic coverages under automobile insurance.

Bodily Injury Liability. This coverage applies when your car injures or kills anyone, including persons riding in other cars, or guests in your car.

Property Damage Liability. This coverage applies when your car damages the property of others. More often than not, the property damaged is another car; but you are also covered for damages to other properties such as lamp posts, telephone poles and buildings. It does not cover damage to your car.

Collision. Collision insurance covers you if your car is damaged as a result of colliding with another vehicle or object, or as a result of turning over. It covers the damage to your car regardless of who was responsible. It does not apply to personal injuries suffered in automobile accidents, nor does it cover the damage your car does to the property of others.

Medical Payments. This pertains to medical expenses resulting from injuries suffered by you and all members of your immediate family while riding in your car or someone else's car, or when struck by a car while walking. It also applies to guests occupying your car.

Protection Against Uninsured Motorists. This applies mainly to bodily injuries for which an uninsured motorist or a hit-and-run driver is legally liable. It covers you and all members of your immediate family, whether you occupy your car or someone else's, or while walking. It also covers guests occupying your car.

Comprehensive Physical Damage. This protects you against financial loss resulting from such perils as fire, theft, glass breakage, flood, falling objects, hail, water, vandalism, riot or civil commotion or collision with a bird or animal. It does not apply when your car is damaged in a collision with another car or object.

Many states now have, or are considering, "no fault" laws. This means that each persons' financial losses, such as medical and hospital expenses and loss of income, would be paid by his insurance company without concern for who was at fault. All of the above coverages are available under the no-fault laws.

HOME INSURANCE. You can protect your property and your family through the purchase of a number of different kinds of insurance policies, or you can buy the "package" type of policy. For example, you can purchase a standard fire policy which insures your home and its contents against fire and lightning only. For an additional premium, you can have extended coverage that broadens the policy to include damage from wind, hail, smoke, explosion, riot, vehicles and falling aircraft. Still another policy can be purchased for protection against burglary and theft, and another for injuries suffered by visitors on your property or damage you cause to the property of others. You can have separate policies for all these perils, or you can purchase a package policy—called the Homeowner's Policy—that includes all of them.

Homeowner's Policy. You can purchase a homeowner's policy if you own and occupy a one or two-family residence. You have only one policy, one premium, to be concerned about and your property is insured against a wide variety of perils. The properties that are covered include:

- Your house or dwelling. This includes, in addition to living quarters, such structures as an attached garage and other additions to your house.
- Other structures on your property, such as a tool shed, a guest house or a detached garage. Your homeowner's policy does not cover any building on your property that is used for commercial purposes or one that you rent or lease to others, except for garage purposes.
- Your personal property. All household contents and other personal belongings used, owned, worn or carried by you or your family are covered.
- Additional living expenses. This is designed to cover the increase in living expenses made necessary when your house cannot be occupied because of damage caused by an insured peril.

It is important that you fill in the inventory of your household and personal property provided on the following page. In the event of loss or damage, it will assist you in putting in a claim quickly and getting a prompt settlement. Valuables, such as antiques, jewelry, furs and cameras should sometimes be insured separately, since your homeowner's policy may not cover these items to the full extent of their value.

Your homeowner's policy will always include liability coverage that applies not only to the policyholder, but to all members of his family who reside with him. This coverage includes personal liability, medical payments to others and several supplementary coverages, including physical damage to the property of others.

Personal Liability. This is designed to protect you against a lawsuit that could cripple you financially. For example, if a visitor slips and falls on your property, suffering an injury, he might sue you for as much as your limits of liability will allow, or more. Your insurance company will pay the legal costs of defending you and will pay damages assessed against you up to the limits stated in your policy. Accidents occurring elsewhere are covered in the same way if they are caused by you or a member of your family or by pets.

Medical Payments. This coverage will pay for medical expenses for a guest who suffers from a minor accidental injury while on your premises. It applies not only to injuries occurring on your property, but to those occurring elswhere if they were caused by you, a member of your family or a pet. An important feature of this coverage is that payment is made regardless of who is at fault.

Supplementary Coverages. This will cover minor damage that you or someone in your family might cause accidentally to another person's property, regardless of who is at fault—or even when no one is at fault.

All of the types of insurance coverages mentioned in this section are vitally important to your financial security. All these types of insurance are available in several different forms which can be adapted to suit your particular needs and resources.

Your *INSURANCE AGENT* is an independent businessman, representing one or more insurance companies under contract in a sales and service capacity. He can advise you as to what coverage you should have to best protect your investments and your family.

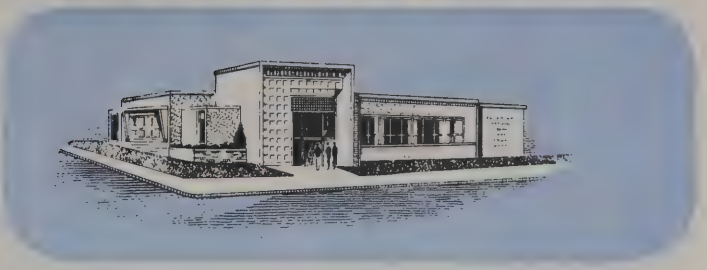
Your *INSURANCE BROKER* deals with either agents or companies in arranging for the coverages required by a customer. He, too, can advise you as to the best coverage for you and your family.

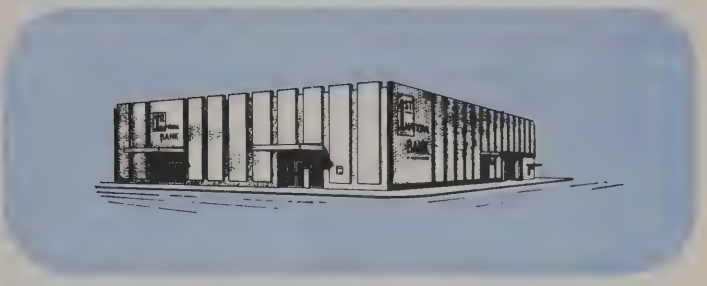
WHOMEVER YOU CONSULT, BE SURE YOU HAVE ADEQUATE INSURANCE PROTECTION. IT COULD MEAN THE DIFFERENCE BETWEEN SECURITY AND DISASTER.

HOUSEHOLD & PERSONAL PROPERTY INVENTORY

ITEM	COST OR VALUE	ITEM	COST OR VALUE	ITEM	COST OR VALUE
ATTIC		DEN, OTHER ROOM		LAUNDRY ROOM	$
	$		$		
TOTAL VALUE	$	TOTAL VALUE	$	TOTAL VALUE	$
BASEMENT		DINING ROOM		LIVING ROOM	
	$		$		$
TOTAL VALUE	$	TOTAL VALUE	$		
BATHROOMS		GARAGE			
	$		$		
TOTAL VALUE	$	TOTAL VALUE	$	TOTAL VALUE	$
BEDROOMS		KITCHEN		PATIO, PORCH, ETC.	
	$		$		$
				TOTAL VALUE	$
				VALUABLES	
					$
TOTAL VALUE	$	TOTAL VALUE	$	TOTAL VALUE	$

It's Your Bank ...Use It!!





The security and stability of the American homeowner is based largely on the wise use of his money. Throughout this booklet we've stressed the fact that many of the services available to people everywhere are really *investments for the future.* Your home, your car, your children's education, your life insurance policy—they are all assets of great value and they are ways of making life pleasanter, more comfortable, more secure. In large measure, it is possible for every citizen to have their share of the future because of the flexibility and soundness of our financial institutions.

As costs of living continue to rise, it becomes more and more difficult for the individual, without the aid of his bank, to pay for his home, his car, his children's education and the other important investments he must make to secure the future for himself and his family. Many a homeowner has gone to a loan company and found that interest rates are high and services limited. As a homeowner, your best bet for a multitude of services at very favorable interest rates is still *your local bank.* Your money is their business.

Since the services provided by banking institutions are an integral part of the finances of every American, it is important that you be familiar with what they have to offer.

Basically, there are three types of financial institutions: *COMMERCIAL BANKS, SAVINGS BANKS and SAVINGS AND LOAN ASSOCIATIONS.* The money you may have deposited in any one of these three places is insured by one of two government agencies—the Federal Deposit Insurance Corporation or the Federal Savings and Loan Insurance Corporation—up to a maximum of $40,000 per depositor. As a homeowner, you may very well have dealt in the past, or will be dealing in the future, with all three types of financial institutions.

COMMERCIAL BANKS

You are probably most familiar with the services offered by your *COMMERCIAL BANK.* They are owned by their stockholders and are a business as surely as your local hardware store. Legally there are two kinds of commercial banks, each distinguished by the source of its charter (state or Federal). A bank chartered by the Federal government must have the word "National" in its name. There is little difference, however, in the safety and services provided by each.

Although commercial banks are basically geared toward serving the business community, they are known as full-service or community banks and, as "department stores of finance," they offer the widest variety of services to the individual.

Checking Accounts. A commercial bank is the only type of lending institution that is legally allowed to offer its customers checking accounts. This is a simple, safe, convenient way for paying bills and for financial record-keeping. At the end of each month you receive a statement, or a complete accounting of what checks have been drawn and what deposits have been made. With the statement, you also receive your cancelled checks which are, in effect, receipts for services you have paid for. There are several types of checking accounts you can choose from; your local banker will be happy to go over the different types available and help you choose the type of checking account best suited to your needs.

Personal Loans. Your commercial bank stands ready to loan you money, in amounts ranging from $500 to $5,000 for almost any good reason. The only requirements are your own good credit rating, a steady job and a listing of your personal assets. The most common types of personal loans will provide you with funds for:

- Consolidation of Debts
- Taxes
- Medical & Dental Expenses
- Home Furnishings & Appliances
- Investments
- Education
- Vacation & Travel Expenses
- Weddings
- Insurance Premiums
- Clothing

and family emergencies.

Collateral Loans. While personal loans are given to individuals without collateral being required, your commercial bank also offers several other types of loans where there is some form of collateral (a tangible asset which can be converted to cash by the bank in case of default). Two of the most common types of collateral loans are *automobile and boat loans.*

Home Improvement Loans. A home improvement loan is considered a short term loan (1 to 5 years to repay) and is available through your commercial bank. This kind of loan can pay for a multitude of improvements to your house; a new kitchen or bath, a garage, an extra room . . . whatever improvement you may want. Most banks will offer flexible payment plans at reasonable rates.

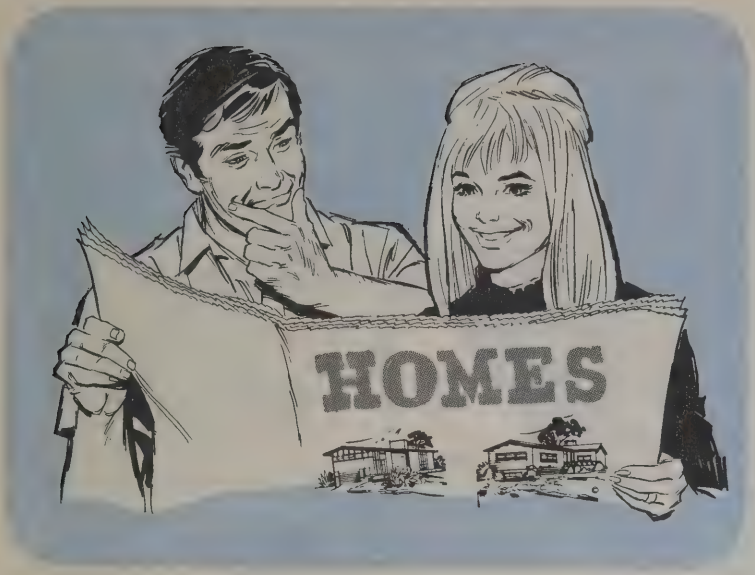
Small Business and Professional Loans. These kinds of loans are primarily for working capital, purchase of equipment and enlargement of inventory. Since the small businessman is usually a mainstay of the community, your commercial bank will do its best to keep payment plans and interest rates liberal.

Mortgage Loans. Mortgage loans pay for buying or building your own home, or for refinancing your present mortgage. Since a mortgage loan is usually a long term loan (15 to 30 years) it is wise to shop around for the lowest interest rate available.

Trust and Investment Services. Most full-service banks have departments which specialize in helping you set up trust funds. Your trust and investment counsellor will advise you as to how to set up a trust to meet your needs and finances. The bank will then invest that money in safe, high-dividend stocks, bonds or mutual funds to make sure that your trust grows.

Safety Deposit Boxes. A safety deposit box is leased to you on a yearly basis for a nominal fee. Since it is locked into the bank's vault, it is the best possible protection you could have against loss, fire or theft of important personal papers and valuables.

Savings Accounts. Your commercial bank also offers you various types of savings accounts, ranging from a passbook account to a savings certificate. Each account is insured by the Federal Deposit Insurance Corporation and offers different interest rates, usually depending upon the length of time you keep your money on deposit. Your local banker will be happy to advise you on the kind of savings account that will be best suited to your needs.



Credit Cards. Many commercial banks now offer their customers credit cards. The two most popular ones are Master Charge and BankAmericard. If you use your credit wisely, there are many advantages to having credit cards. You can use your Master Charge or BankAmericard to obtain cash, they can be used for purchases at any merchant who honors them, they can be used for identification for cashing your checks. You will receive a monthly statement showing your purchases and credits, and can pay the balance back in small monthly installments at a low rate of interest.

Certified Checks. The bank will issue you certification on your personal check. This means that the cash in your account is automatically put aside to be paid only to the person to whom the check is made out; it guarantees that funds will be in your account for the bearer of the check. A certified check is accepted instantly as payment anywhere in lieu of cash.

Transfer of Funds. Your commercial bank is the only bank equipped to give you American dollars for foreign currency.

Travelers Checks. With more and more people travelling today, travelers checks have become a very important service of your bank. They relieve you of the worry of losing your money. For a small fee, you are issued travelers checks for dollars. Their numbers are recorded and in case of loss you can stop payment and have new checks reissued to you. They are accepted as cash anywhere in the world.

Personal Money Orders. These can be used in lieu of your personal checks for paying bills. They are accepted as cash anywhere, and are a safe, easy method of payment. Like travelers checks, money orders can be traced and stopped in case of loss.

Christmas Club. Many commercial banks now offer Christmas or Chanukah clubs which make saving for holiday gifts painless and easy. Every week your bank will transfer an amount of money specified by you (from $2.00 to $20.00) from your checking account to your holiday club.

SAVINGS BANKS

The second type of financial institution you may deal with is your local *SAVINGS BANK.* Only 18 states provide for the chartering of savings banks, so they are not a nationwide system. Savings banks are almost exclusively located in the northeastern part of the United States, and in the states which do recognize them, they make very important contributions to the economy of the community.

The primary purpose of any savings bank is to accept savings deposits. Savings banks are state chartered institutions. The various state laws under which they operate govern the type of investment a savings bank can make. Generally, however, the savings deposited in savings banks are invested in mortgages on owner-occupied homes and on commercial property, in municipal and government securities, and in certain corporate stocks.

Savings banks, unlike commercial banks, do not have stockholders; holders of the savings accounts own the bank and receive dividends based on the amount of money they have in their account. Savings banks offer some of the same services that commercial banks offer.

Savings Accounts. Since the primary purpose of a savings bank is to accept savings deposits, you will find that savings banks usually have a wide variety of savings accounts at the best rates of interest. Aside from a regular passbook account (which, don't forget, pays you dividends), many savings banks also offer special high-yield accounts. They typically take the form of time or term accounts, savings certificates, special notice accounts, bonus accounts, systematic savings and investment accounts.

Mortgage Loans. Savings banks make a very large portion of the mortgage loans that are given throughout the country. Your local savings bank has the expertise needed to arrange financing which will meet the needs of every type of homeowner. Regular bank, F.H.A., G.I. and construction mortgages are usually available.

Home Improvement Loans. Savings banks are able to finance loans for repair or expansion of your home. In most cases, you don't even have to have your mortgage with your local savings bank in order to obtain a home improvement loan. Payment plans vary from bank to bank, but are usually flexible enough to accommodate all budgets.

Savings accounts, mortgage loans and home improvement loans are the three most important services offered by a savings bank. However, they also offer certain other services some of which are also offered by commercial banks. These services include:

- Savings Bank Life Insurance
- Passbook Loans
- Travelers Checks
- Personal Money Orders
- Safety Deposit Boxes
- Christmas Club Savings Plans
- Redemption and Sale of U.S. Savings Bonds

purchasing your home. They will make an appraisal to help establish the amount needed; they will arrange for a survey of your property; arrange for a title search; check your credit to assess your ability to carry the mortgage and notify proper officials so that public records can be updated.

Besides *savings accounts* and *home mortgage and improvement loans*, some of the other services they offer, mostly as a convenience to their customers, include:

- Safety Deposit Boxes
- Personal Money Orders
- Travelers Checks
- Payroll Savings Plans
- Bill-paying Facilities for Utilities
- Christmas Club Savings Plans
- Redemption and Sale of U.S. Savings Bonds

Two of the things that have made America great are the ability of its citizens to manage their incomes so that there is something left over for investment, and the fact that so many people own their own homes and are willing to count on the future of this nation for generations to come. The financial institutions mentioned here are the foundation of all this: they help citizens to manage their incomes wisely and provide the financing for most homeowners throughout the country. Take advantage of their expertise—any banker will be more than glad to talk to you, to advise you, to help you build, buy or improve your home. It's an investment in the future for you and your family and, after all, that's what banks are about.

It's Your Life...Stay Healthy!!

Nobody enjoys being ill—especially the active and independent American family. Because most people don't like illness they tend to ignore it. Don't. An annual visit to your family physician is the best preventive medicine there is. What may seem to be ordinary, everyday ailments can be symptoms of one of the common killer diseases.

What are the two most common killers and what are the symptoms you should watch for?

CANCER

Cancer of the Bowel. Symptoms can be constipation or diarrhea, gas pains and rectal bleeding. Gas pains associated with bowel cancer are usually not steady early in the disease but become more frequent as the cancer enlarges.

Cancer of the Prostate. Symptoms include continuing urinary difficulty, inability to urinate, frequent urination, blood in urine, painful urination and continuing pain in lower back, pelvis or upper thighs.

Cancer of the Mouth. Symptoms may be a sore or raised irregular warty area, or a lump or thickening of the cheek, gum or tongue. Regular dental visits are a wise precaution.

Cancer of the Uterus. Symptoms here are unusual bleeding or discharge. This can be an early sign of cancer of the body of the uterus or a later sign of cervical cancer. The pap test is an easy, common examination to find cervical cancer in its early stage. Every woman should have a pap test at least once a year.

Cancer of the Breast. Symptoms usually consist of a lump or thickening in the breast. Self-examination is the best way to insure early discovery and prompt treatment.

Cancer of the Stomach. The most common symptoms of stomach cancer is simple indigestion. This may consist of mild pain, fullness or bloating, slight nausea, heart burn, loss of appetite, belching or regurgitation of food.

Cancer of the Skin. This can develop in almost any area. The most common sites are the face, neck, forearms and back of the hands. Symptoms are a dry, scaly patch, a persistent pimple, an inflamed area with a crusting center, or a hard, waxy nodule which may ulcerate. A dark brown or black, small mole-like growth which enlarges, becomes ulcerated and bleeds may also be a symptom.

Cancer of the Lung. Symptoms can vary depending upon where the cancer occurs. If it starts in the bronchi, a common symptom is a cough, and the sputum may contain blood. If it starts in the lung itself, the only way to early detection is an X-ray. Later symptoms are pain and shortness of breath. Although coughing can be one symptom, it isn't always. All coughs which persist should be checked and heavy smokers should have frequent examinations.

In most cases the symptoms listed here of the various types of cancer will turn out to be other, normal, but don't take the chance. These symptoms and signs are the body's warning signals and should always be checked. An early diagnosis by your physician provides the best chances for cure.

CARDIOVASCULAR DISEASE

Cardiovascular disease include all the diseases of the heart and circulatory system. They are the leading cause of death and disability in the nation, afflicting more than 27 million people. The major diseases in this category are:

Coronary Heart Disease. This occurs when arteries supplying the heart muscle with blood become obstructed so the heart cannot get enough oxygen. It is responsible for arteriosclerosis (hardening of the arteries) and angina pectoris. A heart attack occurs when an artery channel has been narrowed by the arteriosclerosis or a blood clot so that the flow of blood to the heart is seriously reduced or cut off.

Hypertension. Commonly known as high blood pressure, hypertension may lead to congestive heart failure; hemorrhaging (stroke) or thickened and hardened arteries.

Rheumatic Heart Disease. This is normally a childhood disease, striking between the ages of 5 and 15. It is the result of rheumatic fever which leaves scars on the heart valves, interfering with the heart's ability to pump blood.

Congenital Heart Disease. This is a group of about 35 separate diseases which are either hereditary or result from a pregnant woman being exposed to certain diseases (such as rubella, known as german measles). All of these diseases or defects are the failure of the heart or a major blood vessel to develop normally before birth.

Symptoms Of Heart Disease

Although the symptoms of heart disease may vary with each specific disorder, there are certain common warning signals.

- Prolonged, oppressive pain or unusual discomfort in the center of the chest.
- Pain may spread to the neck, arm or jaw, accompanied by sweating, nausea, vomiting and shortness of breath.
- Symptoms may subside and then recur.

These danger signals should *never* be ignored. Although heart diseases are serious, there has been great progress in their control over the past two decades. You can add years of usefulness to your life and heart by going for regular physical examinations and by getting immediate diagnosis and treatment when symptoms of heart disease occur.

IMMUNIZATION

Throughout this section we've stressed the need for regular physical examinations as the best preventive medicine for early diagnosis and general good health. It is doubly important for your children to be examined regularly.

Your infant should be seen once a month from the time of birth until the age of 10 or 12 months; once every three months for the second year, and then twice yearly until school age. During these visits, immunizations may be given, your child examined for acute illness (as well as for evidence of chronic diseases), diet checked and growth and development recorded. Routine studies (such as blood tests, urinalysis and tuberculin skin tests) should be made at regular intervals in order to intercept a disease process in its early stages.

The Basic Immunization Schedule for Infants and Children should be filled in regularly and kept up to date. Schools, summer camps and your new physician will need accurate records of your children's immunizations.

BASIC IMMUNIZATION SCHEDULE FOR INFANTS AND CHILDREN

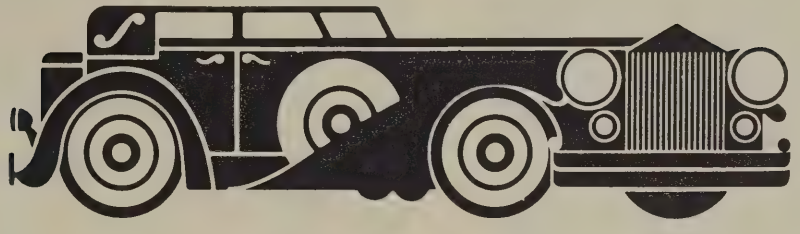
DISEASE	AGE	NO. OF SHOTS	INTERVAL	TIME FOR BOOSTER	CHILD'S NAME	DATE GIVEN
Diptheria*	1½-2 mos.	3	4 weeks	12 months, 4 years and then on advice of physician.		
Tetanus*	1½-2 mos.	3	4 weeks	12 months, 4 years and then on advice of physician.		
Whooping Cough	1½-2 mos.	3	4 weeks	12 months, 4 years and then on advice of physician.		
Poliomyelitis (Sabin-oral)	1½-3 mos.	3 Doses	6 weeks apart	After 6 months		
Smallpox	6-12 mos.	1		Every 5 years		
Measles	9 mos.	There are different methods for adminstering measles vaccine; consult your family physician.				

*Usually given together in a "three-in-one" shot and sometimes in combination with polio vaccine, in a "four-in-one" shot.

STATE OF INDIANA

As a resident of the state of Indiana, it is important that you be familiar with some of the rules and regulations governing your rights to obtain a driving license, registration for your car, and quality education for your children. You will also need to be familiar with taxes you will have to pay as a resident and how you go about registering as a voter.

In this special section on the state of Indiana you will find all this basic information, plus a summary of recreation and vacation facilities offered by Indiana's many state parks.



INDIANA MOTOR VEHICLE INFORMATION

Driving License. Indiana law requires that any permanent resident of the state obtain an Indiana driver's license immediately upon becoming a resident. For the purpose of obtaining a driver's license, a resident means every person who physically resides within the state of Indiana and who intends to remain permanently.

Any person who is 16 years of age or over may apply for a learner's permit. The permit will be validated when the applicant passes both a vision and a written test. Any person who is at least 16 years and 6 months old and who has held a learner's permit for at least 60 days may apply for an operator's license. An individual who is at least 15 years of age may apply for a learner's permit if he submits certification to the effect that he is enrolled in a driver education course approved by the Indiana Superintendent of Public Instruction. The application for either a learner's permit of an operator's license by anyone under 18 years of age must be accompanied by an "assumption of liability statement" signed and sworn to by the applicant's parent or guardian. If the applicant is over 18 years of age, with proof of licensed driving experience either in Indiana or another state, he may get an operator's license by passing the vision, written and driving examinations without first obtaining a learner's permit.

To apply for a license, you must go to the license branch of the Bureau of Motor Vehicles nearest you. Such offices are located throughout the state; you can find the one nearest you by checking your local telephone directory. Your social security number will become your driver license number, so be sure to bring your social security card with you when you apply.

Once you have filled out an application, you will be given two preliminary examinations.

(1) **A Vision Test.** A state driver examiner will test your visual acuity, which must be at least 20/40 without glasses or 20/50 with glasses. If your vision is between 20/50 and 20/70, your driving will be restricted to daylight. If your visual acuity does not meet these standards, you will not be given the other examination. You may, however, re-apply if you submit a statement from a physician or optometrist to the effect that your vision has been corrected and meets the minimum standards.

(2) **A Written Test.** This is a written examination to test your knowledge of Indiana traffic laws and rules of the road. The test includes identification of highway signs and the types of messages found on each standard sign.

If you fail the vision or written tests the driving test will not be given. If you hold a learner's permit, you will not be permitted to take the driver test more than three times. If you pass the two preliminary tests an examiner will give you a driving test. You are required to furnish the vehicle in which you will take the test. The vehicle will be inspected to be sure that all safety equipment is functioning properly, and that the vehicle is properly registered. Once your vehicle is approved, the test will begin with you at the wheel and the examiner beside you. This is a practical test of your ability to drive; the examiner will ask you to perform certain standard maneuvers on which you will be scored.

Once you pass the driving test, you will be issued an Indiana operator's license, which is valid for a period of four years and expires on the last day of the month of your birth. The fee for an operator's license is $5.00. A learner's permit is valid for a period of one year, with a fee of $2.00. If your license or permit is suspended there is a $5.00 fee for reinstatement. If you are 75 years of age or over you will be issued a two year license and will be required to take and pass a vision test, a written examination and a driving test at each renewal; the fee for these tests is $2.50. If you are under 75 years of age and applying for renewal of your license you will be required to take and pass the vision and written tests only. The fee for renewal of $5.00.

Motor Vehicle Registration. All residents of Indiana must obtain an Indiana certificate of title and Indiana registration immediately upon becoming a resident. If you buy a new car in Indiana your dealer will issue a certificate of origin. If you buy a used car, the dealer will give you an assigned certificate of title. If you have brought your car into Indiana from another title state, you must surrender your foreign title; if you have brought your car in from a non-title state, you must surrender a sworn bill of sale or dealer invoice fully describing your vehicle, together with any other documents of ownership. You must present these papers within 10 days of purchase to an auto license branch office, and sign an application for a certificate of title. A fee of $5.00 will be charged if you do not apply for an Indiana title within 10 days of purchase. If your car is from outside Indiana, you will be required to have a police inspection of the vehicle identification number.

If you have purchased your car from a registered dealer in Indiana, you will be required to pay the Indiana sales or use tax directly to him. If you have purchased your car from anyone other than a registered dealer, you must pay the tax at the license branch office when you apply for your certificate of title. Once you have obtained a certificate of title you must register your vehicle in the county of your residence. Your registration certificate must be signed by you and carried at all times by the person who is driving the vehicle.

Financial Responsibility Law. Although Indiana does not have compulsory insurance requirements, if you have an accident you must send proof of your ability to pay for any damage for which a court might hold you liable to the Bureau of Motor Vehicles within 60 days from the date of the accident. No matter who might have been at fault in an accident, the law requires you to file such proof unless a release from liability is secured.

You must prove you were insured at the time of an accident for the following amounts:

- $15,000 for injury or death of one person, in any one accident.
- $30,000 for injury or death of two or more persons in any one accident.
- $10,000 for property damage in any one accident.

If you did not have such insurance at the time of an accident, you must post a bond or deposit cash or negotiable securities in an amount set by the Commissioner of Motor Vehicles.

Motor Vehicle Inspection. At least once a year, and at the time of transfer of registration, your motor vehicle must be inspected at a private station licensed by the state of Indiana. Your vehicle must also be inspected if it has been involved in an accident and a police officer has recommended inspection. If your vehicle is out-of-state at the time inspection is due, it must be inspected within five days of being returned to Indiana.

MAJOR INDIANA TAXES

Individual Income Tax. Indiana residents are taxed on income at a flat rate of 2%. Personal exemptions are the same as allowed under Federal law, multiplied by $500 to obtain the total dollar amount of exemption. An additional exemption is allowed for persons with taxable income over $500 equal to the amount of such income in excess of $500 up a total of an additional $500 exemption. No medical deductions are allowed. There is, however, special provision for people on retirement income; tax credit is equal to 2/15 of the amount of credit allowable for Federal income tax.

Property Taxes. Property is assessed at ⅓ of true cash value. The state rate is limited to 1¢ on each $100 of valuation. Local limitations vary from city to city. Personal household property is exempt from this tax. General intangibles are taxed at 5¢ per $20.00 of face value. There is a concession for residents 65 years of age and over in the amount of $1,000 when total income does not exceed $6,000 per year. In order to receive this concession, the value of the property must not exceed $6,500, the applicant must live on the property and receive no other property tax exemption.

Sales Tax. Indiana levies a sales tax at the rate of 4%, with prescription drugs exempted. An $8.00 credit per person is available to compensate for the sales tax paid in the amount of $400 per person.

Other Major Taxes. In addition to income and property taxes, Indiana also levies an inheritance tax at rates varying from 0-20%, with certain exemptions. There is also an estate tax levied.

INDIANA VOTING AND REGISTRATION REQUIREMENTS

Qualifications. You are eligible to become a registered voter in Indiana if you can fulfill the following requirements:

- You must be at least 18 years of age.
- You must be a United States citizen.
- You must be a resident of a town in Indiana.

For the purpose of voter registration there is no specific time for which you must have resided in the state. However, you must have resided in the county for 60 days, and in the precinct for 30 days.

How To Register. If you meet the above qualifications, you can register to vote at any office of the registration board, before a deputy registrar or with the clerk of the circuit court. You must be registered by the 29th day before the election in which you wish to vote. To vote in a primary, you are required to make a declaration of your party affiliation at the time you go to vote.

Your registration will be cancelled if you fail to vote for two consecutive years. You will be notified if your registration is going to be cancelled. In order to be re-registered you must either return the purge notice which will be sent you, or register as a new voter.

If you are temporarily out of your county of residence, you may register absentee. You must send a letter or postcard to the registration board, a deputy registrar or the clerk of the circuit court in order to obtain an absentee registration form.

Absentee Voting. Absentee voting is allowed in Indiana for all general and primary elections. You may vote by absentee ballot if you are disabled or are temporarily out of the county in which you are registered to vote at the time of the election.

You must submit an application for an absentee ballot. The application can be obtained from your county election board no later than the Saturday before the election in which you wish to vote. The deadline for return of the completed ballot is by the close of polls on election day.

INDIANA EDUCATION INFORMATION

Attendance. Indiana law requires that every child between the ages of 6 and 18 be provided full-time education in the public schools in the district of his residence. Students with physical, mental or emotional handicaps may not be excluded from, or transferred out of, a regular public school unless such student is provided with free and adequate alternative educational service suited to his needs. The minimum length of the school year is 175 days of actual school attendance. The minimum length of the school day is 4½ hours in grades 1 and 2; 5 hours in grades 3 and 4; 5½ hours in grades 5 and 6; 6 hours in grades 7 to 12.

Subjects of Instruction. All Indiana high schools are required to offer the following courses: English, 4 units; social studies, 3 units; science, 3 units; mathematics, 3 units; Latin or a modern foreign language, 2 units; practical arts or vocational-technical, 2 units; health and safety, ½ unit; physical education, ½ unit; fine arts, 1 unit; electives, 5 units (A unit in a subject is an average of five classroom periods per week for one year).

Transportation. School laws of Indiana require that school boards transport children to and from school when, in the opinion of the board, such transportation is necessary. Considerations include, but are not limited to, the safety of such children without regard to the distance they live from school.

Handicapped Children. Since Indiana has the responsibility for the education of all children residing in the state, there are many programs and special education classes for children with mental, emotional or physical handicaps. Whenever it is deemed by school officials that a child would benefit from special education placement, the parent or guardian of the child is informed. If the parent or guardian objects to such placement, he may request a hearing which must be conducted within 20 to 45 days of the request. Pending the outcome of the hearing, the child is provided with interim educational services. All decisions regarding the best educational program for any handicapped child are made based on the advice of medical, psychological or educational specialists.

Graduation Requirements. In order to be graduated from a four-year high school a pupil must have completed a minimum 16 units of work. The 16 units must consist of 8 required courses and 8 elective courses in approved fields. The 8 required courses are: English, 3 units; social studies and citizenship (including one semester of U.S. Government), 1 unit; U.S. history, 1 unit; mathematics (two semesters in the same subject), 1 unit; science (two semesters in one laboratory science), 1 unit; health and safety education, ½ unit; physical education, ½ unit.

INDIANA STATE PARKS, RECREATION AND VACATION FACILITIES

Brown County. This is the largest of Indiana's parks, with 15,428 acres of woodland. The park has lakes, streams and miles of drives and trails. It also has a wildlife exhibit, nature center, campground, saddle barn, lookout tower and swimming pool.

Chain O' Lakes. This is a chain of 9 natural, connecting lakes located in Noble County. Facilities include a bathing beach, boat rentals, fishing, picnic area and campground.

Clifty Falls. Located near Madison, this park offers a magnificent view of the Ohio River and Kentucky shore. Scenic attractions also include the falls of Clifty Creek and Little Clifty Creek.

Indiana Dunes. Located on Lake Michigan, there are 3 miles of fine, white sand beaches to be found here. Behind the beaches are densely forested areas with a large section of marsh land. The entire area contains unique vegetation.

Richard Lieber. This provides access to Cataract Lake which has swimming, motor boating, fishing, water skiing and other aquatic sports.

Lincoln. This state park is a tribute to Abraham Lincoln, and is located near Lincoln City. The area contains winding trails and drives leading to many scenic areas, as well as a 91-acre lake providing fishing, boating and swimming.

McCormick's Creek. Located near Spencer, there are foot trails, bridle paths and roads on which to explore beech woods, pine forests and other scenic wonders. Facilities include a campground and nature center, with a swimming pool nearby.

Mounds. Located near Anderson, this park is bordered by White River and includes several interesting earth formations, hiking trails and bridle paths.

Pokagon. Known as a year-'round playground, there are recreational facilities for both winter and summer sports enthusiasts. Summer attractions include swimming, fishing, boating, horseback riding and nature hikes. In the winter months, there is ice skating, ice boating and tobogganing.

Shades. Located near Waveland, Shades Park provides fishing in Sugar Creek and hiking over interesting trails winding through dense woods and deep ravines.

Shakamak. Modern campgrounds, family cabins and group camps are available here. There are three artificial lakes heavily stocked with game fish and a wildlife exhibit including deer, buffalo and elk.

Spring Mill. Near Mitchell, this park contains a reconstructured poineer village. There are also many caves noted for their stalactite formations and rare blind fish found in underground streams.

Tippecanoe River. Situated for 8 miles along the Tippecanoe River, these facilities include group camps, family camping areas and miles of roads and hiking trails.

Turkey Run. Scenic attractions include deep, rock-walled canyons and gorges. There is fishing in Sugar Creek, large tracts of virgin wood, 13½ miles of foot trails and 20 miles of bridle paths.

Versailles. One of the most popular parks in Indiana, Versailles has picnic areas, lake, beach, group camp, trails and bridle paths.

Whitewater. This park is a memorial to the men and women who served in World War II. A 200-acre lake provides boating, swimming and fishing. There are also facilities for picnicking, camping and horseback riding.

It's Your Estate ...Plan Carefully!!

Sound personal money management requires the drawing of a will, providing for the disposition and management of your estate. You may feel that you don't have enough assets to warrant the making of a will—*don't be misled*. If you die without leaving a will

- Your family may find themselves unnecessarily involved in certain court procedures.
- Your knowledge of the property you own and your advice as to its disposition cannot be passed on.
- You lose the privilege of naming your executor (the person you specify in your will to settle your estate).
- You lose the privilege of naming a guardian for your minor children. This is vital, particularly if your wife does not survive you.
- You lose the opportunity to minimize estate and inheritance taxes.
- If there is no immediate family your property may be passed on to persons in whom you have no particular interest.

In contrast, a will gives you the advantage of specifying

- To whom your property should go.
- When it should go.
- In what amounts it should go.
- How it should be safeguarded.
- By whom it should be handled.

It is always necessary that an attorney draw your will. The fee usually ranges from $50 to $100 and is well worth it. If you try to draw your own will, you may fail to meet appropriate legal requirements, or your intent may not be clearly stated and a court, at some later date, may order distribution of your property in a way never intended by you.

The Net Worth Statement provided below should be filled out as accurately as possible. It will give you a picture of your total estate, after debts have been settled. The trust department of your local bank, in conjunction with your attorney, will be happy to help you with your estate planning, based on an accurate assessment of your worth.

NET WORTH STATEMENT

Assets

Cash: on hand	$ _____
savings accounts	_____
checking accounts	_____
House, market value	_____
Other real estate, value	_____
Household furnishings, value	_____
Automobile(s), value	_____
Life insurance, cash value	_____
Stocks and bonds, today's value	_____
Money owed you	_____
Other assets	_____
TOTAL	$ _____

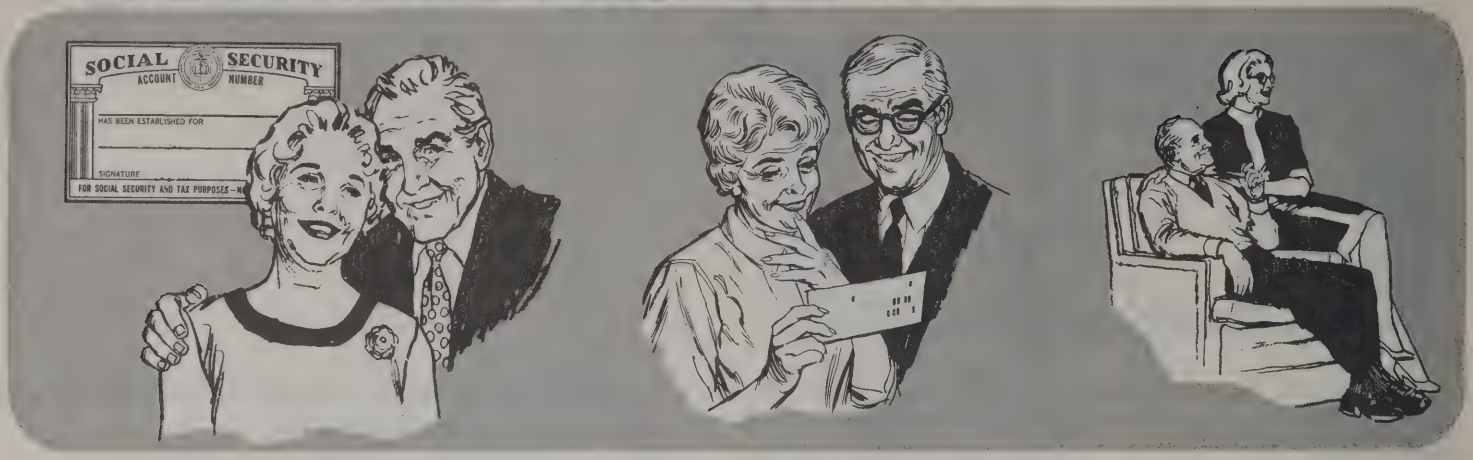
Obligations

Mortgages, balance due	$ _____
Installment debts, balance due	_____
Credit cards, balance due	_____
Charge accounts, owed	_____
Other debts, total owed	_____
TOTAL	$ _____

Net Worth

(assets minus obligations) $ _____

Social Security Facts



Social Security is the Nation's basic method of providing a continuing income when family earnings are reduced or stop because of retirement, disability or death. Nearly every family has a stake in Social Security since almost all jobs in the United States are covered by it.

Since 1935, when Social Security was first enacted, it has been greatly expanded to afford more families more protection. At first Social Security covered only the worker when he retired. Then the law was changed to pay his survivors if he died, as well as his dependents when he retired. Then disability insurance was added to protect workers against loss of earnings due to total disability. The most recent addition to the Social Security program is Medicare, which assures hospital and medical insurance protection to people 65 and over, and to certain disabled persons who are under 65.

The Social Security checks a worker can get are:

- **Retirement Checks.** You can start getting your retirement checks as early as 62, if that is when your retirement begins.
- **Disability Checks.** Under Social Security you are considered disabled if you have a physical or mental condition which prevents you from working and is expected to last, or has lasted, for at least 12 months.
- **Survivors Checks.** If a worker dies, survivors checks can go to certain members of the worker's family. A lump-sum payment can also be made.

All of these types of checks can go to certain members of the worker's family; your local Social Security office will be glad to provide you with specific information.

Medicare is basically a two-part program—hospital insurance and medical insurance.

1. **Hospital insurance** helps pay the cost of in-patient hospital care and certain kinds of follow-up care.
2. **Medical insurance** helps pay the cost of physicians' services, out-patient hospital services and certain other medical items and services not covered by hospital insurance. People who have medical insurance pay a monthly premium covering part of the cost. The other part is paid for by the Federal government.

You should apply for your Medicare insurance 3 months before your 65th birthday. That way your protection will start the month you reach 65. Since nearly all people are eventually eligible for Social Security benefits (including those who are self-employed), it is important that you have a Social Security card. You can apply for your card at any Social Security office. You need just one Social Security number during your lifetime. The number is used for Federal income tax purposes as well as for keeping a record of your earnings. Your employer is required to give you a statement of the Social Security contributions he deducts from your pay. He does that at the end of each year, or when you stop working for him. These records help you keep track of your Social Security payments.

When you apply for Social Security benefits, you should have with you:

- Your Social Security card or a record of your number. (If your claim is on another person's record, you'll need his card or a record of his number.)
- Proof of your age; a birth certificate or a baptismal certificate will do.
- Your marriage certificate if you're applying for wife's or widow's benefits.
- Your children's birth certificates, if you're applying for them.
- Your W-2 form for the previous year; a copy of your last Federal income tax return if you're self-employed.

If you are applying for benefits as the dependent parent of a deceased son or daughter, as a dependent husband or widower of a working wife, or a dependent grandchild, you'll need proof that you were being supported by the worker. Generally, this proof must be supplied within 2 years after the worker dies or, in the case of husband's benefits, within 2 years after your wife applies for cash benefits.

Don't delay applying even if you don't have all these proofs. The people in your local Social Security office will tell you about other proofs that can be used when you apply.

REMEMBER—SOCIAL SECURITY IS FOR THE BENEFIT OF YOU AND YOUR FAMILY. IT IS AN ADDITIONAL FORM OF INSURANCE FOR WHICH YOU PAY DURING YOUR WORKING LIFE. TAKE ADVANTAGE OF IT!! YOUR LOCAL OFFICE WILL BE GLAD TO ANSWER YOUR QUESTIONS AND SUPPLY YOU WITH DETAILS OF THE BENEFITS AVAILABLE TO YOU.

The Energy Crisis... You Can Help

In the past months, newspapers across the country have been filled with news of the energy crisis. There are four basic reasons for you to conserve energy.

- High costs of producing and delivering energy have forced rates higher and higher.
- Fuels needed to produce energy are in short supply.
- There is no known way to produce electricity without some adverse effect on the environment. By conserving electricity, you help protect the environment.
- By conserving energy, you help ensure an adequate supply for many important life-support functions.

Following are some of the ways in which *you* can help.

YOUR CAR

1. Keep tires properly inflated. This reduces friction and will save as much as 50 gallons of gas per year.
2. Keep your engine properly tuned. You can save as much as 75 gallons of gas per year.
3. Use mass transportation as much as possible.

YOUR HOME

In the home, very little energy is needed to produce light; more is needed to power appliances and the most energy is demanded for heating and cooling. There are a few major electrical appliances which are significantly responsible for the surge in energy consumption. By proper use of these appliances you can save money and energy.

Air Conditioner

1. When no one is home, turn off the air conditioner.
2. Select moderate or medium setting, rather than high.
3. During the day adjust draperies to keep out the sun.
4. Don't block the flow of cool air with draperies or furniture.
5. Check the filter frequently for dirt. Clean or replace according to manufacturers' instructions.
6. Buy the right size air conditioner for the area to be cooled.

Refrigerator

1. Don't overload with a lot of warm food at one time.
2. Keep the condenser coils at the back or bottom of your refrigerator clean—dusty coils reduce efficiency.
3. Defrost whenever frost builds up to ¼ inch.
4. When going away for an extended period, turn off the refrigerator.
5. When going away for a short period, leave as few perishables as possible and turn refrigerator to a warmer setting.
6. Check the door to see that it shuts tightly.
7. Don't use your refrigerator to cool your home.

Water Heater

1. Avoid high setting; 140°F-160°F is usually adequate.
2. Have your plumber or service man come in regularly to check your unit.
3. When washing at a sink or basin, don't keep hot water running.
4. Remember that a shower uses only about half as much water as a tub.

Dishwasher

1. Use the dishwasher only when full.
2. Use the kind of detergent recommended by the manufacturer.
3. Clean the filter screen often.

Washer and Dryer

1. Do one full load instead of several small ones.
2. Use cold wash and rinse with cold water detergent.
3. Use 10 minute wash cycles.
4. Don't overdry clothes.
5. Remove lint from trap every time you use the dryer.
6. During the summer, vent the dryer to the outside. In the winter, disconnect the vent.

Range

1. Cook all foods for each meal in one area—on top of the stove, in the oven or under the broiler.
2. Use only as much heat as you need to do the cooking job.
3. Don't preheat longer than 10 minutes.
4. Don't peek in the oven unnecessarily—this causes the oven temperature to drop 25°F.
5. Don't use your range to help heat your kitchen.

Space Heater or Furnace

1. Keep radiators and warm air outlets clean. Don't block them with furniture.
2. Take advantage of the sun. Keep blinds open on sunny days, closed on cold or cloudy days.
3. Check windows and doors. If they are drafty, have weather stripping installed. Also save heat by using storm windows and doors.
4. If you have a fireplace, make sure damper is closed when not in use.
5. Don't open outside doors unnecessarily.
6. Close off and don't heat unused areas.
7. Make certain that thermostat and heating system are in good working order. An annual checkup by your plumber or fuel oil dealer is recommended.
8. Keep the furnace filter clean. Check it once a month.
9. Keep thermostat setting constant. 70°F should be fine for daytime; 65°F for nighttime.
10. If you open your bedroom window at night, close the door to avoid heat loss. Close heat vents if possible.
11. Make sure your home is well insulated.

It's Your Budget... Live Within It!!

In this day and age of ever-increasing inflation, it is more important than ever to prepare a practical budget for you and your family. Your budget should be a financial plan for the management of your income; a general plan for organized spending and saving drawn up ahead of time. This kind of planning will help you and your family to see alternatives in spending, help you weigh values and make wiser decisions about what will benefit or satisfy your family most.

Make the planning of your budget a joint family effort. By showing each member of the family just what the financial picture is, everyone will know what's involved and all can pitch in to help. Allowing your children to participate in determining what the family's spending priorities should be helps them develop self-confidence and a sense of responsibility.

The charts on the following pages have been divided into 15 basic areas of spending, with a monthly income summary on the bottom of each page. Sit down as a family and try to determine how monthly income should be best divided amongst these categories. Bear in mind that a truly workable budget is one that enables you to keep track of your spending and plan for the future, while at the same time allowing you to meet day-to-day needs comfortably.

As you break down areas of high-priority expenditure, remember that it is your *net* income upon which you must count—what you take home after income taxes and other deductions which may come out of your salary. At the end of each month, add up your expenses in each category, and your total expenses for the month. Deduct that figure from your income for the month. Then you will know whether you are living within your budget (the difference between income and spending should be zero or surplus income) or whether you are living above and beyond your means (the difference between income and spending will be a minus number—you are spending more than you are earning). Once you know this, you and your family will be able to make adjustments in order to keep spending in line with income.

An important, but frequently ignored, part of your budget is the amount you set aside for savings. *This is the one category you can least afford to trim.* Financial experts all agree that a nest-egg provides a solid base on which to build your personal financial structure. The general rule of thumb is that the minimum amount of savings you have should be equal to 3 to 6 months income. In these days of inflation, you'd be wise to set your goal at the 6 month figure, rather than the lower one. A savings account is the most 'liquid' asset you can have. If you are confronted with a sudden emergency, it will take you about a week to realize cash from the sale of a stock; and then you might lose money on the sale. As you go along with your budget on a month to month basis, adjust expenses in each category, if you must, to keep your savings goal constant.

REMEMBER—A BUDGET SHOULD BE DESIGNED TO MAKE YOUR GOALS BECOME REALITY, NOT DENY YOU AND YOUR FAMILY DAY TO DAY PLEASURES. MAKE IT FLEXIBLE ENOUGH TO DO THIS.

INCOME AND EXPENSES FOR MONTH OF 19

DATE	HOUSING (RENT OR MORTGAGE)	TAXES	INSURANCE	UTILITIES (GAS, ELECTRICITY, TELEPHONE, WATER)	AUTO PAYMENTS & REPAIRS	FOOD, TOBACCO, BEVERAGES	RECREATION & ENTERTAIN-MENT	HOUSEHOLD OPERATION & MAINTENANCE	CLOTHING	EDUCATION	HEALTH, DOCTOR & DRUGS	TRANSPORTA-TION	MIS-CELLANEOUS	DONATIONS & CONTRIBU-TIONS	SAVINGS & INVESTMENTS
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MONTHLY INCOME SUMMARY:

Wage or Salary $ _____
Interest $ _____
Dividends $ _____
Other $ _____
Total Monthly Income $ _____

MONTHLY SUMMARY:

Total Monthly Income $ _____
Total Monthly Expenditures $ _____
Balance (Plus or Minus) $ _____

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Balance (Plus or Minus) $ _____

INCOME AND EXPENSES FOR MONTH OF 19

DATE	HOUSING (RENT OR MORTGAGE)	TAXES	INSURANCE	UTILITIES (GAS, ELECTRICITY, TELEPHONE, WATER)	AUTO PAYMENTS & REPAIRS	FOOD, TOBACCO, BEVERAGES	RECREATION & ENTERTAIN-MENT	HOUSEHOLD OPERATION & MAINTENANCE	CLOTHING	EDUCATION	HEALTH, DOCTOR & DRUGS	TRANSPORTA-TION	MIS-CELLANEOUS	DONATIONS & CONTRIBU-TIONS	SAVINGS & INVESTMENTS
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MONTHLY INCOME SUMMARY:

Wage or Salary $ _____
Interest $ _____
Dividends $ _____
Other $ _____
Total Monthly Income $ _____

MONTHLY SUMMARY:

Total Monthly Income $ _____
Total Monthly Expenditures $ _____
Balance (Plus or Minus) $ _____

INCOME AND EXPENSES FOR MONTH OF 19

DATE	HOUSING (RENT OR MORTGAGE)	TAXES	INSURANCE	UTILITIES (GAS, ELECTRICITY, TELEPHONE, WATER)	AUTO PAYMENTS & REPAIRS	FOOD, TOBACCO, BEVERAGES	RECREATION & ENTERTAIN-MENT	HOUSEHOLD OPERATION & MAINTENANCE	CLOTHING	EDUCATION	HEALTH. DOCTOR & DRUGS	TRANSPORTA-TION	MIS-CELLANEOUS	DONATIONS & CONTRIBU-TIONS	SAVINGS & INVESTMENTS
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Wage or Salary $ _____
Interest $ _____
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Other $ _____
Total Monthly Income $ _____

MONTHLY SUMMARY:

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INCOME AND EXPENSES FOR MONTH OF 19

DATE	HOUSING (RENT OR MORTGAGE)	TAXES	INSURANCE	UTILITIES (GAS, ELECTRICITY, TELEPHONE, WATER)	AUTO PAYMENTS & REPAIRS	FOOD, TOBACCO, BEVERAGES	RECREATION & ENTERTAIN-MENT	HOUSEHOLD OPERATION & MAINTENANCE	CLOTHING	EDUCATION	HEALTH, DOCTOR & DRUGS	TRANSPORTA-TION	MIS-CELLANEOUS	DONATIONS & CONTRIBU-TIONS	SAVINGS & INVESTMENTS
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MONTHLY INCOME SUMMARY:

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Interest $ _____
Dividends $ _____
Other $ _____
Total Monthly Income $ _____

MONTHLY SUMMARY:

Total Monthly Income $ _____
Total Monthly Expenditures $ _____
Balance (Plus or Minus) $ _____

Metric Conversion Chart

EQUIVALENT VALUES

LINEAR MEASURE

1 inch	2.5400 centimeters
1 foot	.3048 meter
1 yard	.9144 meter
1 rod	5.0292 meters
1 mile	1.6093 kilometers
1 centimeter	.3937 inch
1 decimeter	3.9370 inches
1 decimeter	.3281 foot
1 meter	39.3700 inches
1 meter	3.2808 feet
1 meter	1.0936 yards
1 kilometer	3280.83 feet
1 kilometer	1093.611 yards
1 kilometer	198.838 rods
1 kilometer	.62137 miles

SQUARE MEASURE

1 sq. inch	6.4516 sq. centimeters
1 sq. foot	.0929 sq. meter
1 sq. yard	.8361 sq. meter
1 sq. rod	25.2930 sq. meters
1 acre	4046.8730 sq. meters
1 acre	.404687 hectare
1 sq. mile	258.9998 hectares
1 sq. mile	2.5900 kilometers
1 sq. centimeter	.1550 sq. inch
1 sq. decimeter	15.5000 sq. inches
1 sq. meter	1550.0000 sq. inches
1 sq. meter	10.7640 sq. feet
1 sq. meter	1.1960 sq. yards
1 hectare	2.4710 acres
1 hectare	395.3670 sq. rods
1 hectare	24.7104 sq. chains
1 sq. kilometer	247.1040 acres
1 sq. kilometer	.3861 sq. mile

The hectare is the unit of land measure.

CAPACITY

1 minim	.0616 milliliters
1 fluid dram	3.6966 milliliters
1 fluid ounce	29.5730 milliliters
1 gill	118.2920 milliliters
1 liquid pint	.4732 liter
1 liquid quart	.9463 liter
1 gallon	3.7853 liters
1 milliliter	16.2311 minims
1 milliliter	.2705 fluid dram
1 millileter	.0338 fluid ounce
1 liter	2.1134 liquid pints
1 liter	1.0567 liquid quarts
1 liter	.2642 gallon
1 dry quart	1.1012 liters
1 dry peck	.8810 dekaliter
1 bushel	.3523 hectoliter
1 liter	.9081 dry quart
1 dekaliter	1.1351 pecks
1 hectoliter	2.8378 bushels

The liter is used for both liquid and dry measure.

WEIGHT

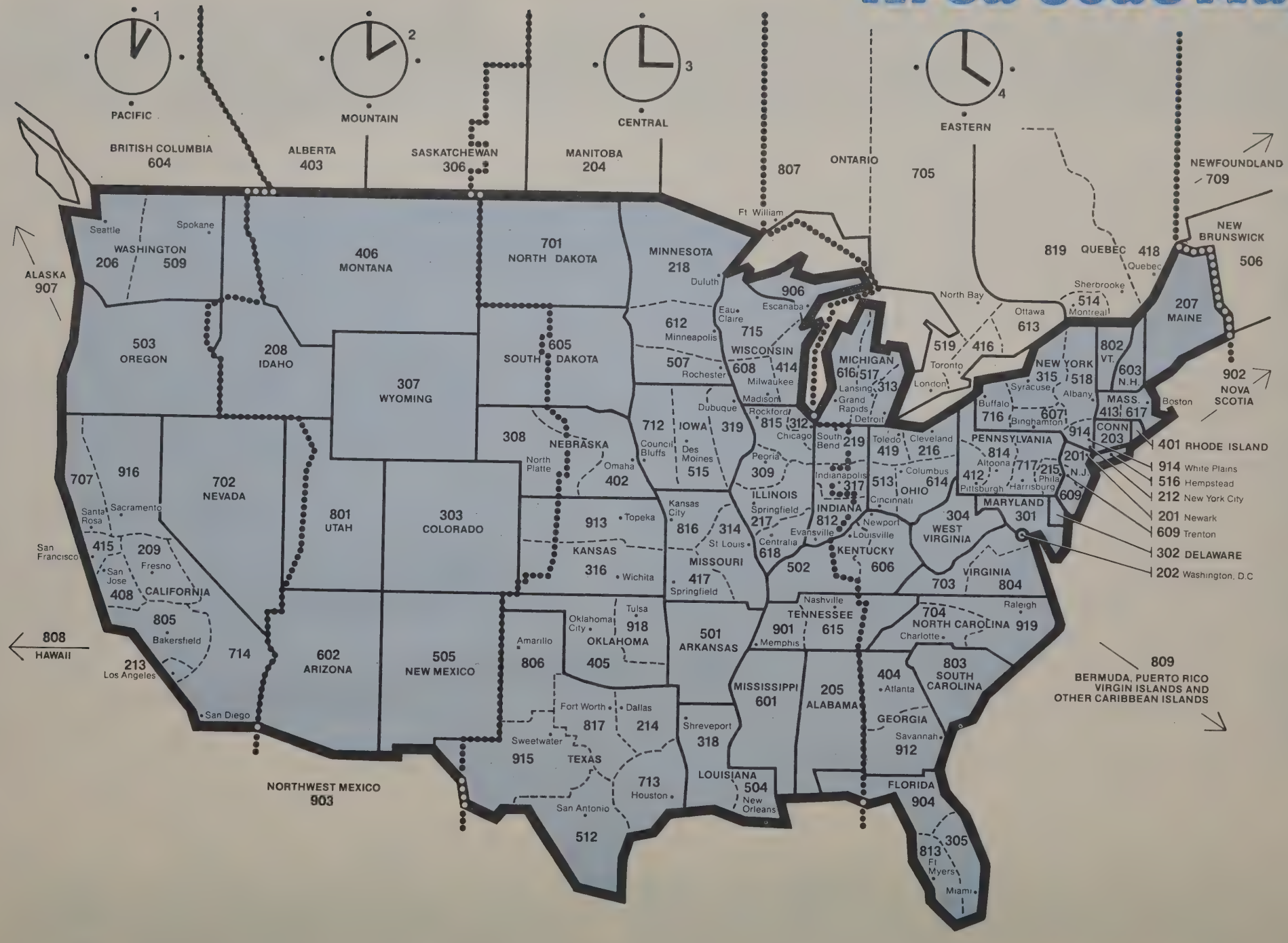
1 grain	.0648 gram
1 ounce troy	31.103 grams
1 pound troy	.3732 kilogram
1 ounce avoirdupois	28.350 grams
1 pound avoirdupois	.4536 kilogram
1 short ton	.9072 tonneau
1 long ton	1.0160 tonneaus
1 gram	15.4324 grains
1 gram	.0322 ounce troy
1 gram	.0353 ounce avoirdupois
1 kilogram	2.6792 pounds troy
1 kilogram	2.2046 pounds avoirdupois
1 tonneau	1.1023 short tons
1 tonneau	.9842 long ton
1 tonneau	2204.6223 pounds avoirdupois

CUBIC MEASURE

1 cu. inch	16.3872 cu. centimeters
1 cu. foot	28.3170 cu. decimeters
1 cu. yard	.7645 cu. meter
1 cord	3.624 cu. meters
1 cu. centimeter	.0610 cu. inch
1 cu. decimeter	.0353 cu. foot
1 cu. meter	1.3079 cu. yards
1 cu. meter	.2759 cord

The cubic meter when used for measuring wood is called a ster.

Area Code Map



© New York Telephone Company.

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ADDRESS AND TELEPHONE INDEX

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XYZ NAMES AND ADDRESSES | TELEPHONE

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INDIANA ZIP CODE DIRECTORY

A
46259 Acton, Br. Indianapolis
47240 Adams, R. Br. Greensburg
46102 Advance
46970 Air-Base, Br. Peru
46241 Air Mail Field, Sta. Indianapolis
46910 Akron
47916 Alamo
47320 Albany
46701 Albion
46001 Alexandria
47511 Alfordsville
47917 Ambia
46911 Amboy
46103 Amo
*46011 ANDERSON
46702 Andrews
46703 Angola
46030 Arcadia
46704 Arcola
46501 Argos
46104 Arlington
46705 Ashley
46912 Athens
46031 Atlanta
47918 Attica
46502 Atwood
46706 Auburn
47001 Aurora
47102 Austin
46710 Avilla
47420 Avoca
46168 Avon, Br. Plainfield

B
46105 Bainbridge
46106 Bargersville
47006 Batesville
47010 Bath
47920 Battle Ground
47421 Bedford
46107 Beech Grove
47830 Bellmore
47011 Bennington
47322 Bentonville
46711 Berne
47104 Bethlehem
46301 Beverly Shores
47512 Bicknell
46713 Bippus
47513 Birdseye
47831 Blanford
47170 Blocher, R. Br. Scottsburg
47424 Bloomfield
47832 Bloomingdale
47401 Bloomington
46714 Bluffton
46110 Boggstown
46302 Boone Grove
47601 Boonville
47106 Borden
47324 Boston
47921 Boswell
46504 Bourbon
47833 Bowling Green
47107 Bradford
47514 Branchville
47834 Brazil
46506 Bremen
46231 Bridgeport, Br. Indianapolis
47836 Bridgeton
46218 Brightwood, Sta. Indianapolis
46720 Brimfield
46913 Bringhurst
46507 Bristol
47515 Bristow
46220 Broad Ripple, Sta. Indianapolis
47922 Brook
46111 Brooklyn
47923 Brookston
47012 Brookville
46112 Brownsburg
47220 Brownstown
47325 Brownsville
47516 Bruceville
46406 Brunswick, Sta. Gary
47326 Bryant
47924 Buck Creek
47517 Buckskin
47925 Buffalo
47518 Buffaloville
46406 Buffington, Sta. Gary
46914 Bunker Hill
46508 Burket
46915 Burlington
47926 Burnettsville
47222 Burney
47553 Burns City, R. Br. Loogootee
46509 Burr Oak
46916 Burrows
46721 Butler
47223 Butlerville

C
47327 Cambridge City
46113 Camby
46917 Camden
47108 Campbellsburg
47224 Canaan
47519 Cannelburg
47520 Cannelton
47837 Carbon
47838 Carlisle
47329 Carlos
46032 Carmel
46114 Cartersburg
46115 Carthage
46250 Castleton, Br. Indianapolis
47927 Cates
47928 Cayuga
47016 Cedar Grove
46303 Cedar Lake

C
47521 Celestine
46918 Center
47840 Centerpoint
46116 Centerton, R. Br. Martinsville
47330 Centerville
47110 Central
47929 Chalmers
47610 Chandler
47111 Charlestown
46117 Charlottesville
46017 Chesterfield, Br. Anderson
46304 Chesterton
46312 Chicago Avenue, Sta. East Chicago
46926 Chili, R. Br. Denver
47611 Chrisney
46723 Churubusco
46034 Cicero
47225 Clarksburg
47930 Clarks Hill
47130 Clarksville, Br. Jeffersonville
47841 Clay City
46510 Claypool
46118 Clayton
47426 Clear Creek
46119 Clermont
47226 Clifford
47842 Clinton
46120 Cloverdale
47844 Coal Bluff
47427 Coal City
47845 Coalmont
46121 Coatesville
46724 Coesse
47931 Colburn
46035 Colfax
47978 Collegeville, Br. Rensselaer
46725 Columbia City
47201 Columbus
47227 Commiskey
47331 Connersville
46919 Converse
47228 Cortland
46730 Corunna
47846 Cory
47112 Corydon
47932 Covington
47302 Cowan, R. Br. Muncie
46731 Craigville
47114 Crandall
47522 Crane
47933 Crawfordsville
46306 Creston
46732 Cromwell
47017 Cross Plains
47229 Crothersville
46307 Crown Point
46511 Culver
46229 Cumberland, Br. Indianapolis
46920 Cutler
47612 Cynthiana

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47523 Dale
47334 Daleville
47847 Dana
46122 Danville
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46733 Decatur
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47018 Dillsboro
46927 Disko
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47305 Downtown, Sta. Muncie
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46311 Dyer

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47374 Earlham, Sta. Richmond
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46303 East Cedar Lake, R. Br. Cedar Lake
46312 East Chicago
47019 East Enterprise
46405 East Gary, Br. Gary
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47338 Eaton
47116 Eckerty
47339 Economy
46124 Edinburg
47528 Edwardsport
47613 Elberfeld
47117 Elizabeth
47232 Elizabethtown
46514 Elkhart
47429 Ellettsville
47529 Elnora
46036 Elwood
46125 Eminence
47530 Emison
47118 English
46366 English Lake, R. Br. North Judson

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46524 Etna Green
47531 Evanston
*47700 EVANSVILLE
47233 Ewing

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47849 Fairbanks
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46928 Fairmount
47943 Fair Oaks
46127 Falmouth
47850 Farmersburg
47340 Farmland
47532 Ferdinand
46128 Fillmore
46129 Finly
46038 Fishers
47234 Flat Rock
46929 Flora
47020 Florence
47119 Floyds Knobs
47614 Folsomville
47851 Fontanent
46525 Foraker, R. Br. Goshen
46039 Forest
46216 Fort Benjamin Harrison, Br. Indianapolis
47533 Fort Branch
47430 Fort Ritner
46040 Fortville
*46801 FORT WAYNE
47341 Fountain City
46130 Fountaintown
47944 Fowler
46930 Fowlerton
47946 Francesville
47534 Francisco
46041 Frankfort
46131 Franklin
46044 Frankton
47120 Fredericksburg
47431 Freedom
47535 Freelandville
47235 Freetown
46737 Fremont
47432 French Lick
47374 Friends, Sta. Richmond
47021 Friendship
47536 Pulda
46931 Fulton

G
46932 Galveston
46203 Garfield, Sta. Indianapolis
46738 Garrett
*46401 GARY
46933 Gas City
47342 Gaston
46740 Geneva
47537 Gentryville
47122 Georgetown
47947 Gessie
46220 Glendale, Sta. Indianapolis
46408 Glen Park, Sta. Gary
47343 Glenwood
46045 Goldsmith
47948 Goodland
46526 Goshen
47433 Gosport
46741 Grabill
47236 Grammer
47615 Grandview
46530 Granger
47123 Grantsburg
46935 Grass Creek, R. Br. Kewanna
47852 Graysville
46135 Greencastle
46140 Greenfield
47344 Greensboro
47240 Greensburg
47345 Greens Fork
46936 Greentown
47124 Greenville
46142 Greenwood
47616 Griffin
46319 Griffith
46531 Grovertown
47022 Guilford
46144 Gwynneville

H
47346 Hagerstown
46145 Hall, R. Br. Monrovia
46742 Hamilton
46532 Hamlet
*46325 HAMMOND
46340 Hanna
47243 Hanover
46312 Harbor, Sta. East Chicago
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46743 Harlan
47853 Harmony
47434 Harrodsburg
47348 Hartford City
47244 Hartsville
47617 Hatfield
47539 Haubstadt
47245 Hayden
47546 Haysville, R. Br. Jasper
47540 Hazleton
46341 Hebron
46744 Helmer
47435 Helmsburg
47436 Heltonville
46937 Hemlock
47126 Henryville
46952 Herbst, R. Br. Marion
46323 Hessville, Sta. Hammond
46322 Highland, Br. Hammond
46046 Hillisburg
47949 Hillsboro
47854 Hillsdale
46745 Hoagland
46342 Hobart
46047 Hobbs
47541 Holland

H
47023 Holton
46146 Homer
47350 Honey Creek
47246 Hope
46746 Howe
47712 Howell, Sta. Evansville
46747 Hudson
46552 Hudson Lake, R. Br. New Carlisle
46748 Huntertown
47542 Huntingburg
46750 Huntington
47437 Huron
47855 Hymera

I
47802 Idaho, Sta. Terre Haute
47950 Idaville
46225 Illinois Street, Sta. Indianapolis
46307 Independence Hill, Br. Crown Point
*46206 INDIANAPOLIS
47544 Indian Springs
46048 Ingalls
47618 Inglefield
46533 Inwood, R. Br. Plymouth
47545 Ireland
46219 Irvington, Sta. Indianapolis

J
46147 Jamestown
47438 Jasonville
47546 Jasper
47130 Jeffersonville
46938 Jonesboro
47247 Jonesville
47856 Judson
47993 Judyville, R. Br. Williamsport

K
46049 Kempton
46755 Kendallville
47351 Kennard
47951 Kentland
46939 Kewanna
46759 Keystone
46760 Kimmell
47952 Kingman
46345 Kingsbury
46346 Kingsford Heights
46050 Kirklin
46148 Knightstown
47857 Knightsville
46534 Knox
46901 Kokomo
47439 Koleen
46347 Kouts
47953 Kramer
47249 Kurtz
47549 Kyana

L
47135 Laconia
46348 La Crosse
47954 Ladoga
*47902 LAFAYETTE
46940 La Fontaine
46761 Lagrange
46941 Lagro
46942 Lake Cicott
46703 Lake James, R. Br. Angola
46943 Laketon
46349 Lake Village
46536 Lakeville
47550 Lamar
46944 Landess
47136 Lanesville
46763 Laotto
46537 Lapaz
46051 Lapel
46350 La Porte
46764 Larwill
47024 Laurel
47715 Lawndale, Sta. Evansville
46226 Lawrence, Br. Indianapolis
47025 Lawrenceburg
47137 Leavenworth
46052 Lebanon
46538 Leesburg
47440 Leipsic
46945 Leiters Ford
46765 Leo
47551 Leopold
46355 Leroy
47858 Lewis
47352 Lewisville
47138 Lexington
47353 Liberty
46766 Liberty Center
46946 Liberty Mills
46767 Ligonier
47552 Lincoln City
47955 Linden
46769 Linn Grove
47441 Linton
46201 Linwood, Sta. Indianapolis
47139 Little York
46149 Lizton
46947 Logansport
47553 Loogootee
47354 Losantville
46356 Lowell
46950 Lucerne
47355 Lynn
47619 Lynnville
47443 Lyons

M
47554 Mackey
46951 Macy
47250 Madison
47555 Magnet
46150 Manilla

*Denotes central post office zip code only.

INDIANA ZIP CODE DIRECTORY

M
46208 Mapleton, Sta. Indianapolis
46805 Maplewood Plaza, Br. Fort Wayne
47444 Marco
47140 Marengo
47556 Mariah Hill
46952 Marion
46770 Markle
46056 Markleville
47859 Marshall
47956 Marshfield
46151 Martinsville
47141 Marysville
46957 Matthews
47142 Mauckport
46154 Maxwell
46155 Mays
46241 Maywood, Br. Indianapolis
46055 Mc Cordsville
47803 Meadows, Sta. Terre Haute
47860 Mecca
47957 Medaryville
47260 Medora
47958 Mellott
47143 Memphis
46539 Mentone
47861 Merom
46307 Merrillville, Br. Crown Point
47030 Metamora
46792 Methodist Memorial Home, R. Br. Warren
46958 Mexico
46959 Miami
46360 Michigan City
46057 Michigantown
46540 Middlebury
47356 Middletown
47445 Midland
47144 Mifflin
47031 Milan
46542 Milford
46365 Mill Creek
46403 Miller, Sta. Gary
46543 Millersburg
47261 Millhousen
47145 Milltown
46156 Milroy
47357 Milton
46544 Mishawaka
47446 Mitchell
47358 Modoc
46140 Mohawk, R. Br. Greenfield
46771 Mongo
47959 Monon
46772 Monroe
47557 Monroe City
46773 Monroeville
46157 Monrovia
46960 Monterey
47862 Montezuma
47558 Montgomery
47960 Monticello
47962 Montmorenci
47359 Montpelier
47360 Mooreland
47032 Moores Hill
46158 Mooresville
46160 Morgantown
47963 Morocco
47033 Morris
46161 Morristown
47964 Mount Ayr
47559 Mount Pleasant
47146 Mount Saint Francis
47361 Mount Summit
47620 Mount Vernon
46058 Mulberry
*47302 MUNCIE
46321 Munster, Br. Hammond

N
47147 Nabb
47034 Napoleon
46550 Nappanee
47448 Nashville
47262 Nebraska
46162 Needham
47150 New Albany
46268 New Augusta, Br. Indianapolis
47449 Newberry
47630 Newburgh
46552 New Carlisle
47362 New Castle
46342 New Chicago, Br. Hobart
47863 New Goshen
47631 New Harmony
46774 New Haven
47864 New Lebanon, R. Br. Sullivan
47366 New Lisbon
47965 New Market
47160 New Middletown
46163 New Palestine
46553 New Paris
47263 New Point
47966 Newport
47967 New Richmond
47968 New Ross
47161 New Salisbury
47450 Newton Stewart
47632 Newtonville
47969 Newtown
47035 New Trenton
47162 New Washington
46961 New Waverly
46184 New Whiteland, Br. Whiteland
46164 Nineveh
46060 Noblesville
46240 Nora, Br. Indianapolis
47264 Norman
46368 North Judson
46554 North Liberty
47250 North Madison, Sta. Madison
46962 North Manchester
46165 North Salem
47805 North Terre Haute, Br. Terre Haute
47265 North Vernon
46555 North Webster
46556 Notre Dame

O
46965 Oakford
47560 Oakland City
46236 Oaklandon, Br. Indianapolis
47561 Oaktown
47367 Oakville
46560 Ober
46966 Ockley
47562 Odon
47036 Oldenburg
46967 Onward
47451 Oolitic
46968 Ora
46063 Orestes
46776 Orland
47452 Orleans
46561 Osceola
47037 Osgood
46777 Ossian
46367 Otis, R. Br. La Porte
47163 Otisco
47970 Otterbein
47564 Otwell
47453 Owensburg
47565 Owensville
47971 Oxford

P
47164 Palmyra
47454 Paoli
46166 Paragon
47374 Parcel Post, Sta. Richmond
46802 Parcel Post Annex, Sta. Fort Wayne
47710 Parcel Post Annex, Sta. Evansville
46360 Parcel Post Annex, Sta. Michigan City
46350 Parcel Post Annex, Sta. La Porte
47905 Parcel Post Annex, Sta. Lafayette
47270 Paris Crossing
47368 Parker
47972 Parr
47566 Patoka
47455 Patricksburg
47038 Patriot
47865 Paxton
47165 Pekin
47973 Pence
46064 Pendleton
47369 Pennville
47974 Perrysville
47370 Pershing
46970 Peru
47567 Petersburg
46778 Petroleum
46562 Pierceton
47039 Pierceville
46514 Pierre Moran, Sta. Elkhart
47866 Pimento
47975 Pine Village
46167 Pittsboro
46168 Plainfield
47568 Plainville
46779 Pleasant Lake
46780 Pleasant Mills
46563 Plymouth
47868 Poland
46781 Poneto
46368 Portage
46304 Porter, Br. Chesterton
47371 Portland
47633 Poseyville
47869 Prairie Creek
47870 Prairieton
46782 Preble
47570 Princeton
46170 Putnamville

Q
4,456 Quincy

R
46981 Radnor
47573 Ragsdale
46222 Rainbow, Sta. Indianapolis
47166 Ramsey
47976 Raub
46240 Ravenswood, Br. Indianapolis
46737 Ray, R. Br. Fremont
46202 Real Silk Hosiery Mills, Sta. Indianapolis
47373 Redkey
46171 Reelsville
47977 Remington
47978 Rensselaer
47980 Reynolds
47634 Richland
47374 Richmond
46973 Richvalley
47380 Ridgeville
47871 Riley
47040 Rising Sun
46615 River Park, Sta. South Bend
46172 Roachdale
46974 Roann
46783 Roanoke
46326 Roby, Sta. Hammond
46975 Rochester
46977 Rockfield
47635 Rockport
47872 Rockville
R
46371 Rolling Prairie
47574 Rome
46784 Rome City
47981 Romney
47874 Rosedale
46372 Roselawn
46065 Rossville
46978 Royal Center
46173 Rushville
46175 Russellville
46979 Russiaville

S
47575 Saint Anthony
47875 Saint Bernice
47576 Saint Croix
46785 Saint Joe
46373 Saint John
47271 Saint Louis Crossing
47876 Saint Mary Of The Woods
46556 Saint Marys, Br. Notre Dame
47577 Saint Meinrad
47272 Saint Paul
47381 Salamonia
47167 Salem
47578 Sandborn
47877 Sandford
46374 San Pierre
47579 Santa Claus
47382 Saratoga
46375 Schererville
46376 Schneider
47580 Schnellville
47273 Scipio
46066 Scircleville, R. Br. Frankfort
47457 Scotland
47170 Scottsburg
46067 Sedalia
47878 Seelyville
47172 Sellersburg
47383 Selma
46980 Servia
46407 Seventeenth Avenue, Sta. Gary
47274 Seymour
46068 Sharpsville
47879 Shelburn
46377 Shelby
46176 Shelbyville
47880 Shepardsville
46069 Sheridan
46565 Shipshewana
47384 Shirley
47581 Shoals
47582 Siberia
46566 Sidney
46982 Silver Lake
46983 Sims
47458 Smithville
47901 Soldiers Home, Br. Lafayette
47459 Solsberry
46984 Somerset
47583 Somerville
*46624 SOUTH BEND
46324 South Calumet Ave. Sta. Hammond
46901 South Kokomo, Sta. Kokomo
46952 South Marion, Sta. Marion
46786 South Milford
46227 Southport, Br. Indianapolis
46787 South Whitley
47172 Speed, R. Br. Sellersburg
46224 Speedway, Br. Indianapolis
47460 Spencer
46788 Spencerville
47385 Spiceland
47386 Springport
47462 Springville
47584 Spurgeon
47463 Stanford
46985 Star City
47982 State Line
47881 Staunton
47585 Stendal
47636 Stewartsville
46180 Stilesville
46351 Stillwell, R. Br. La Porte
47464 Stinesville
47983 Stockwell
47387 Straughn
46789 Stroh
47882 Sullivan
47174 Sulphur
47388 Sulphur Springs
46379 Sumava Resorts
46070 Summitville
47041 Sunman
46986 Swayzee
46987 Sweetser
47465 Switz City
46567 Syracuse

T
47984 Talbot
47985 Tangier
47175 Taswell
47280 Taylorsville
46380 Tefft
47586 Tell City
47986 Templeton, R. Br. Fowler
47637 Tennyson
*47808 TERRE HAUTE
46381 Thayer
46071 Thorntown
46804 Times Corner, Br. Fort Wayne
46570 Tippecanoe
T
46072 Tipton
47587 Tobinsport
46790 Tocsin, R. Br. Ossian
46404 Tolleston, Sta. Gary
46571 Topeka
46181 Trafalgar
47588 Troy
47467 Tunnelton
46988 Twelve Mile
47804 Twelve Points, Sta. Terre Haute
46572 Tyner

U
47177 Underwood, R. Br. Scottsburg
47390 Union City
46791 Uniondale
46382 Union Mills
47589 Uniontown
47468 Unionville
47884 Universal
46989 Upland
46205 Uptown, Sta. Indianapolis
46990 Urbana

V
47281 Vallonia
46383 Valparaiso
46991 Van Buren
47987 Veedersburg
47590 Velpen
47282 Vernon
47042 Versailles
47043 Vevay
47591 Vincennes

W
46992 Wabash
47638 Wadesville
46573 Wakarusa
46182 Waldron
46574 Walkerton
47988 Wallace
46994 Walton
46239 Wanamaker, Br. Indianapolis
46390 Wanatah
46792 Warren
46580 Warsaw
47501 Washington
46793 Waterloo
47989 Waveland
46794 Wawaka
46809 Waynedale, Sta. Fort Wayne
47990 Waynetown
47392 Webster
47044 Welsburg
47469 West Baden Springs
46074 Westfield
47178 West Fork
46221 West Indianapolis, Sta., Indianapolis
47906 West Lafayette, Br. Lafayette
47991 West Lebanon
46995 West Middleton
46183 West Newton
47596 Westphalia
47992 Westpoint
47283 Westport
46526 West Side, Br. Goshen
47885 West Terre Haute
46391 Westville
46392 Wheatfield
47597 Wheatland
46393 Wheeler
46184 Whiteland
46075 Whitestown
46808 White Swan, Br. Fort Wayne
46394 Whiting
46186 Wilkinson
47470 Williams
47393 Williamsburg
47993 Williamsport
46187 Willow Branch
46996 Winamac
47394 Winchester
46076 Windfall
47994 Wingate
46590 Winona Lake
47598 Winslow
47995 Wolcott
46795 Wolcottville
46796 Wolflake
46797 Woodburn
47471 Worthington
47179 Wyandotte
46595 Wyatt

Y
47952 Yeddo, R. Br. Kingman
47997 Yeoman
46798 Yoder
47396 Yorktown
46998 Young America
47472 Youngs Creek

Z
46799 Zanesville
46077 Zionsville

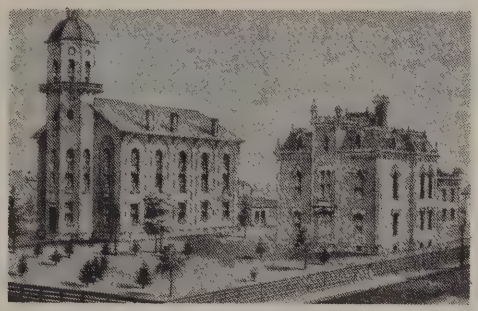
*Denotes central post office zip code only.

As the automobile provided improved transportation, many once thriving communities have become "ghost-towns." These include: Fairfield Center, Sedan, Summitt, Taylors Corners, Artic, New Era, Moore, Cedar, Butler Center, Jackson Center, Hopewell, Orange, Cedar Creek Station, St. John, Lawrence and Vienna.

DeKalb County has several unique historical attractions of national significance. The Spencerville Covered Bridge was built in 1873 over the St. Joseph River. It is the northernmost bridge still extant in Indiana. It is in a good state of repair and still carries traffic daily. The bridge is of the Smith Patent Truss type of construction and was built by John A McKay. It serves as a reminder of the past and of the ingenuity and craftsmanship of our ancestors. The bridge is on the east edge of Spencerville on County Road 68.

The Auburn-Cord-Duesenberg Museum at Auburn contains forty classic and antique cars. The building was built in 1930 as the Administration Building for the Auburn Automobile Company. It contains 80,000 square feet including the showroom whose 11,000 square feet has been fully restored to its original art decco splendor. Most of the cars on display are those built in Auburn. The facility will attract 40,000 - 60,000 visitors annually.

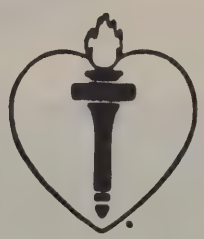
DeKalb County is alive and well. Economically, it maintains a pleasant balance of agriculture and industry. Its 30,000 population has stayed relatively constant. Most of its inhabitants live here because they want to live here. It is a great place for occupation, avocation and recreation.



Court House and Jail, Auburn, Ind.

First Court House in DeKalb County

Help your Heart...



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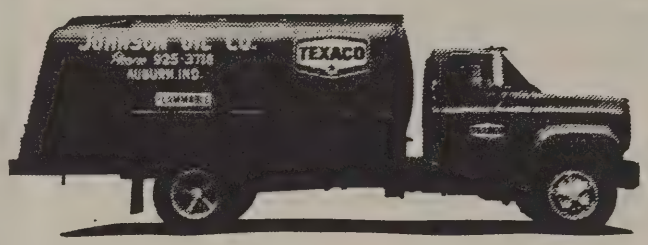

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